



**Request for FY 2021 Grant Proposals
Small Business Resiliency Technical Assistance Grant Program**

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RFP File Name: Small Business Resiliency Technical Assistance Grant Program

Contact Person: Ari Veloz, aveloz@massgcc.com

Please submit all questions and inquiries via email to the contact person listed above.

Schedule:

RFP Release Date: March 22
Deadline for Proposals: April 5
Grants Reviews: April 5-16
Awards letters sent out by: April 21-30

Apply through our application portal, powered by Submittable:
<https://www.empoweringsmallbusiness.org/small-business-resiliency-ta-grants>

**Request for FY 2021 Grant Proposals
Massachusetts Growth Capital Corporation
Small Business Resiliency Technical Assistance Grant Program**

ANNOUNCEMENT

The Massachusetts Growth Capital Corporation (MGCC) is pleased to announce that it is accepting grant applications for participation in the Fiscal Year 2021. MGCC is seeking proposals from **SBTA FY21 applicants**. *The Small Business Resiliency Technical Assistance Grant Program* will support programming designed to help small businesses **already** operating to recover and thrive in a post COVID-19 era.

Considerations will be given to:

- Organizations that submitted an individual or collaborative proposal for the SBTA FY21 Grant.
- Organizations assisting small businesses and entrepreneurs impacted by COVID-19.
- Organizations who directly supported small businesses efforts to secure PPP loans, MGCC Relief Grants, Shuttered Venue Operators Grants, other relief grants.
- Organizations providing multilingual services and resources.
- Organizations providing direct services to small business from following target populations: Women-Owned Enterprises, Minority-Owned Enterprises, LGBTQ+-Owned Enterprises, Veteran-Owned Enterprises, Disabled Individual-Owned Enterprises, Immigrant or Non-Native English-speaking Populations, Low-to-Moderate Income Entrepreneurs, Businesses located in economic disadvantaged urban or rural communities, Businesses located in Gateway Cities.
- Organizations providing technical assistance to other non-profit cultural institutions, such as art studios and community theaters.

These grants are intended to be supplemental to the organization's current and anticipated funding and not to be the primary funding support.

Grant proposals shall identify specific counseling and training programs that assist these small businesses in the following:

- Achieve stability
- Create and retain jobs
- Secure new grants and supporting resources for stability and growth
- Secure new financing for stability and growth

PURPOSE OF GRANT

The purpose of the Small Business Resiliency Technical Assistance Grant Program is to ensure that start-ups and existing businesses continue their path towards recovery in order to ensure future economic and entrepreneurial opportunity throughout the Commonwealth in a post COVID-19 era. The program is designed to complement and enhance traditional public and private small business assistance networks by providing technical assistance or training programs for under-resourced and disadvantaged businesses with 20 or fewer employees. The program seeks to facilitate economic stability and viability for small businesses by helping to improve their ability to navigate business operations in a post COVID-19 era, including ability to secure private and public financing, business grants, and micro-loans.

Grant funds are not intended to provide services geared toward prospective ventures. Therefore, **100%** of the clients served by the grantee organization with these funds shall be for clients who are **operating**, start-ups (business operating/generating revenue) and established businesses. Counseling and training programs should be designed to aid small business owners in stabilizing and growing their businesses in measurable ways through intensive individual counseling/coaching, selective group training, loan packaging, and direct lending or loan guarantees. Proposals offering multilingual programming and targeting immigrant-owned businesses are highly desirable.

GRANT AMOUNTS AND DISTRIBUTION

MGCC will endeavor to assure broad geographic diversity among grantees but will not limit the number of grants awarded per region.

- Organization proposals will not exceed \$85,000.
- Collaborative joint proposals will not exceed \$175,000.
- A collaborative is defined as two or more eligible non-profit organizations sharing costs and providing complementary services in coordination with each other.
- Collaborative joint proposals must demonstrate that the organizations propose a cohesive work plan and will work together to implement and achieve their proposed objectives.
- Collaborative joint proposals must have one lead organization and one person responsible for the application and administration of grant monies, as well as all reporting and communication

ELIGIBILITY

For purposes of the Small Business Resiliency Technical Assistance Grant Program and this Request for Proposal (RFP), only Massachusetts-based, not-for-profit corporations who previously applied for the SBTA FY 2021 are eligible for program participation. For the purposes of this program, the entity shall:

- Be duly organized under Massachusetts General Laws, Chapter 180 and incorporated as such by the Secretary of State for the Commonwealth of Massachusetts, whose mission includes facilitating a community driven economic development process for small businesses.
- Hold a tax-exempt status under the United States Internal Revenue Code.
- If the applicant cannot meet the first two criteria, then it must have an established fiduciary relationship with an organization that is both incorporated in the Commonwealth of Massachusetts and maintains a tax-exempt status under the United States Internal Revenue Code. Under those circumstances where a fiduciary relationship is in force, a memorandum of agreement signed and dated by the authorized representatives of the two cooperating agencies attesting to the fiduciary relationship, along with copies of the sponsoring organization's tax-exempt certificate and Certificate of Good Standing from the Massachusetts Secretary of State must be submitted with the applicant's proposal.
- Demonstrate an ability to develop and manage programs as reflected in the effective functioning of the Board of Directors, operations managed by a fulltime and experienced management team, involvement of and responsiveness to community residents and constituents.

INELIGIBLE ACTIVITIES

Ineligible for funding under the Small Business Resiliency Technical Assistance Grant Program are projects or activities which:

- Are for the private profit or benefit of an individual or a select group of individuals.
- Involve the replication of services already provided under the auspices of a federal or state agency.
- Are primarily intended to serve prospective business ventures, defined as individuals who are more than twelve months from beginning to operate a business.
- Do not have the capacity to measure status outcomes relating to business stabilization and growth.

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

REVIEW COMMITTEE

Small Business Assistance Grants will be awarded by the Massachusetts Growth Capital Corporation. A Review Committee will review and recommend proposals for approval.

GRANT AGREEMENT

Grants will be awarded on or before April 30, 2021. Dates are subject to change. Upon receipt by MGCC, all proposals become public documents, to the extent required under the public records law. If a proposal is approved for funding, the proposal and the attached work plan and budget shall become the basis for MGCC's grant award negotiations with the applicant organization to determine the precise project scope, budget and use of funds. All documents ultimately negotiated and incorporated into the Grant Agreement will be added as attachments, and references to all attachments will be written into the agreement form prior to the execution by the partner.

Grant Agreements will contain a requirement that grantee agencies release names and contact information of clients served under the grant to MGCC for the purposes of outcomes verification and other legitimate uses as defined by MGCC. Grantees also agree to cooperate with any third party evaluation that MGCC may decide to undertake of this program.

Reporting requirements, including deadlines for submission, will also be contained in the Grant Agreement.

USE OF FUNDS – LIMITATION OF ADMINISTRATION COSTS

Administrative costs associated with the Small Business Resiliency Technical Assistance Grant Program may not exceed 10% of the proposed budget.

SELECTION CRITERIA

MGCC will only consider proposals from **FY21 SBTA applicants**. All awards are subject to the Small Business Technical Assistance Committee of the MGCC Board of Directors and the Executive Office of Housing and Economic Development (EOHED). A Review Committee will evaluate proposals, seeking those that most completely meet the established criteria accompanied by credible, historic outcome metrics.

Consideration will be given to:

- Organizations that submitted an individual or collaborative proposal for the SBTA FY21 grant.
- Organizations assisting small businesses and entrepreneurs impacted by COVID-19.
- Organizations that directly supported small businesses efforts to secure PPP loans, MGCC Relief Grants, Shuttered Venue Operators Grants, other relief grants.
- Organizations providing multilingual services and resources.
- Organizations providing direct services to small business from following target populations: Women-Owned Enterprises, Minority-Owned Enterprises, LGBTQ+-Owned Enterprises, Veteran-Owned Enterprises, Disabled Individual-Owned Enterprises, Immigrant or Non-

Native English-speaking Populations, Low-to-Moderate Income Entrepreneurs, Businesses located in economic disadvantaged urban or rural communities, Businesses located in Gateway Cities.

- Organizations providing technical assistance to other non-profit cultural institutions, such as art studios and community theaters.

SUBMISSION GUIDELINES

Any materials submitted will become the property of MGCC and must be made available for reproduction and may not be copyrighted.

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PROGRAM APPLICATION CONDITIONS & DEADLINE

An application will not be considered if it fails to meet the minimum requirements. The requirements are as follows:

- **Emailed RFPs and files will not be accepted.**
- Must be submitted via Submittable by April 5, 2021 at 11:59pm EST.
- Provision of all items identified on the attached checklist

PROGRAM REPORTING

While MGCC recognizes that outreach, marketing, networking, and introductory sessions are a necessary part of a comprehensive small business assistance program, we do not wish to overburden grantees with data collection and reporting requirements not directly tied to the mission of the grant program. Thus, MGCC will not be requesting data on intake, assessment, or short-term assistance of less than 5 hours of direct contact with clients. Neither will we require reporting relating to hours of service, customer satisfaction, or learning outcomes.

MGCC will require a final report on performance, demographic, and outcome data. Reporting templates will be provided as a way to help gather data, but all reports and files must be submitted through Submittable. Deadlines for submitting these reports will be included with the Grant Agreement.

Final report (**April 1-December 31, 2021**) will include the following elements (subject to modification):

- Narrative that references proposed work plan.
- Performance and outcomes data.
- Indicate any partnerships developed with other organizations during the grant period.
- A list of media attention or organized any promotional events related to this grant.
- A business success story.

FY 2021 Small Business Resiliency Technical Assistance Grant Application Checklist

Incomplete Proposals will not be accepted by system.

- Overview
- Partnerships and Collaboratives
- Proposed Grant Program and Activities
- Staff
- Proposed Budget
- Attestation- Expected outcomes and reporting
- Attestation- General award contract expectations

Application Questions (Submittable Platform)

Eligibility Questions

This round of application is only available for organization who apply for the FY21 SBTA Grant Program.

- 1. This funding opportunities is ONLY available for organizations that applied for the Fiscal Year 2021 Small Business Technical Assistance Grant Program (SBTA) in the Summer of 2020. Did your organization apply for the FY21 SBTA Grant Program?**

YES - My organization applied to the FY21 Small Business Technical Assistance Grant Program.

NO - My organization did not apply to the FY21 Small Business Technical Assistance Grant Program.

- 2. Did you complete your mid-year program report?**

YES - My organization submitted the required report.

NO - My organization did not submit the required report.

Organizational Questions

1. Name of Organization Executive Director/CEO:
2. Is your organization a CDC or CDFI?
3. Application Type
 - a. Existing Individual organization
 - b. Existing Collaborative
4. Central Office
5. SBTA Programming Address, if different from Central Office Address listed above
6. Organizational Website
7. Service Area
8. Name of Organization Leader or Authorized Signer for Organization
9. Title of Organization's Leader or Authorized Signer for Organization
10. Email Address of Organization's Leader or Authorized Signer for Organization
11. Phone Number of Organization's Leader or Authorized Signer for Organization
12. Is there someone different who will be the point of contact for MGCC regarding this program?
 - a. Name of Program Point of Contact for Organization
13. Request Amount

NARRATIVE

SECTION 1- Overview

14. Describe the mission of your organization.

Describe your mission and the issues your clients continue to face due to the COVID-19 pandemic. Describe activities and steps you have taken to provide technical assistance and training, as well as application support for PPP loans, Relief Grants, and Economic Injury Disaster Loans to the small business community impacted by COVID-19? Considerations will be given to organizations working with the target populations and businesses located in economically disadvantaged urban and rural communities, including Gateway Cities.

15. Does your organization currently have programming designed to help small businesses recover and thrive from the pandemic?

15A. Describe the issues your clients continue to face due to the COVID-19 pandemic.

15B. Describe activities and steps your organization has taken to provide technical assistance and training, as well as application support for PPP loans, Relief Grants, and Economic Injury Disaster Loans to the small business community impacted by COVID-19?

15C. Detail partnerships and collaborations that support your program(s), including but not limited to, how the applicant partners with other providers, including legal, accounting, tax professionals, marketing specialists, private and government lenders, and micro-lenders to help small businesses during the pandemic.

15D. Has this programming supported any of the following types of businesses? (Check all that apply)

15E. Has your organization provided application support for any of the following COVID-19 assistance? (Check all that apply from target population)

SECTION 2 - Proposed Program and Activities

16. Describe the proposed program and its related activities. The proposal must include a description that is aligned with resiliency activities and clearly explains the proposed budget. Proposed program activities beginning no earlier than April 1, 2021 and ending no later December 31, 2021.

Objective (1)
Activities (1)

Objective (2)
Activities (2)

Objective (3)
Activities (3)

17. If your organization(s) currently receives, or will receive, funding from the Commonwealth of Massachusetts for its small business assistance program, articulate how those funds are being used and how funding from the Small Business Resiliency Assistance Grant Program will not be duplicative.

SECTION 3- Staff

List names of staff who will be directly providing services to the businesses.

Name (1)
Tittle (1)
Email (1)

Name (2)
Tittle (2)
Email (2)

Name (3)
Tittle (3)
Email (3)

PROPOSED PROGRAM BUDGET

18. Budget-(attachment provided)

	Lead Agency	Partner Agency 1	Partner Agency 2	Column D
Cost Elements	Annual Project Budget	Annual Project Budget	Annual Project Budget	MGCC Funding Request that will be applied to line
Direct Cost- Personnel, Staff (include % of staff time on project)				
Direct Cost- Consultants (include pay rate)				
Total Personnel (Total Personnel & Consultants)	\$ -	\$ -	\$ -	\$ -
Direct Costs- Total Non-Personnel (e.g. program related materials, supplies, food, travel)				
Total Direct Costs	\$ -	\$ -	\$ -	\$ -
Indirect Costs- Administrative Overhead (e.g. utilities, rent, audit, admin staff)				
Sub-total- Individual Organization costs (Direct + Indirect)	\$ -	\$ -	\$ -	\$ -
Total Project Cost - All partners	\$ -			
FUNDING SOURCES/REVENUE ELEMENTS				
	Lead Agency	Partner Agencies	Status	Award Date
Identify funding sources and \$ amount that will be applied to this project				
Total \$ of identified funding sources	\$ -	\$ -		
MGCC (Total requested from column D)	\$ -			
Total Funding Coverage [Identified funding + MGCC Request = breaking even or reserves or funding gap]	\$ -			

PROPOSED PERFORMANCE DATA AND DEMOGRAPHIC PROFILE

Performance Data/ Demographic Profile/Outcome	Final Report (April 1- December 31, 2021)
Initial Client Engagement	
a. How many clients do you anticipate will first engage in 1:1 T.A./counseling as an initial engagement?	
b. How many clients do you anticipate will first engage in workshops/training as an initial engagement?	
What is the Total # of businesses you anticipate will engage in COVID-19 Resiliency Recovery Programming/Services (a+b)?	
Communities Served	
Total # of women (segment of total to be served)	
Total # of African Americans (segment of total to be served)	
Total # of Hispanic/Latino (segment of total to be served)	
Total # of Asian (segment of total to be served)	
Total # of Native American (segment of total to be served)	
Total # of Multiracial (segment of total to be served)	
Total # identify as other (segment of total to be served)	
Total # of women and minority (segment of total to be served)	
Total # of men of and minority (segment of total to be served)	
Total # of Non-minority clients? (segment of total to be served)	
Total # identify as LGBTQ (segment of total to be served)	
Total # of Immigrants/non-native English speakers (segment of total to be served)	
Total # of US Military Veterans (segment of total to be served)	
Total # of Cooperatives (segment of total to be served)	
Total # of businesses located in low/moderate income community (as defined by HMDA/CRA – use: www.ffiec.gov/geocode) (segment of total to be served)	
Total # of Low/Moderate income business owners (use HUD guidelines)? (segment of total to be served)	
Business Stage	
Start-Up clients (business operating/generating revenue) (segment of total to be served)	
Established business clients (is/was profitable and employing at least 1 FTE) (segment of total to be served)	

Performance Data/ Demographic Profile/Outcome	Proposed #s (April 1- December 31, 2021)
Initial Client Engagement	
c. How many clients do you anticipate will first engage in 1:1 T.A./counseling as an initial engagement?	
d. How many clients do you anticipate will first engage in workshops/training as an initial engagement?	
What is the Total # of businesses you anticipate will engage in COVID-19 Resiliency Recovery Programming/Services (a+b)?	
Continual Engagement	
After the initial engagement, how many clients do you anticipate will participate in other COVID-19 Resiliency Recovery Programming/Services?	
Underserved Communities Served	
Of the total # of clients, how many do you anticipate will be women?	
Of the total # of clients, how many do you anticipate will be African American?	
Of the total # of clients, how many do you anticipate will be Hispanic/Latino?	
Of the total # of clients, how many do you anticipate will be Asian?	
Of the total # of clients, how many do you anticipate will be Native American?	
Of the total # of clients, how many do you anticipate will be multiracial?	
Of the total # of clients, how many do you anticipate will identify as LGBTQ?	
Of the total # of clients, how many do you anticipate will be Immigrants/non-native English speakers?	
Of the total # of clients, how many do you anticipate will be non-minority clients?	
Of the total # of clients, how many do you anticipate will be US Military Veterans?	
Of the total # of clients, how many do you anticipate will be Cooperatives?	

Of the total # of clients, how many do you anticipate will be businesses located in low/moderate income community (as defined by HMDA/CRA – use: www.ffiec.gov/geocode)	
Of the total # of clients, how many do you anticipate will be Low/Moderate income business owners (use HUD guidelines)?	
Business Stage	
#of start-up clients (business operating/generating revenue)	
# of established business clients (is/was profitable and employing at least 1 FTE)	
Outcomes- Stabilization & Growth	
1. # of businesses that were stabilized (meaning clients whose businesses were experiencing losses or other problems who are now financially or legally stable)	
2. # of businesses that grew/increased revenue as a result of services	
Outcomes- Job Creation & Preservation	
# of FTE jobs created	
# of PT jobs created	
# of FTE jobs preserved	
# of PT jobs preserved	
Outcomes- Access to Financing & Grants	
# of direct loans made	
Total \$ value of these direct loans	
# of indirect loans made (loan packaging)	
Total \$ value of these indirect loans	
Range of loans \$	