



**Request for FY 2023 Grant Proposals
Small Business Technical Assistance Grant Program**

Address: Massachusetts Growth Capital Corporation
529 Main Street, Schrafft's Center, Suite 201
Charlestown, MA 02129

RFP File Name: Small Business 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:	Friday, May 27th, 2022
Deadline for Proposals:	Friday, July 1st, 2022
Grants will be awarded:	October (subject to change)

Application via: Submittable Platform accessible on www.empoweringsmallbusiness.org

ANNOUNCEMENT

The Massachusetts Growth Capital Corporation (MGCC) is pleased to announce that it is accepting grant applications for participation in the Fiscal Year 2023 (July 2022-June 2023). MGCC is seeking proposals for technical assistance to assist underserved small businesses in Massachusetts.

Underserved small businesses includes businesses that are minority-owned, women-owned, LGBTQ-owned, Cooperatives, or owned by low-moderate-income individuals, US Military Veterans, non-native English speakers, or disabled individuals.

MGCC will accept applications from not-for-profit organizations that are intentional about building relationships in the communities where their small business services are provided, and whose programming culturally represents their target market.

These grants are intended to supplement the organization's current and anticipated funding and not to be the primary funding support. If applying 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 Assistance Grant Program will not be duplicative.

PURPOSE OF GRANT

The purpose of the Small Business Technical Assistance Grant Program is to ensure that start-ups and existing businesses continue their path towards recovery and growth in order to ensure future economic and entrepreneurial opportunity throughout the Commonwealth. 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, including their ability to secure private and public financing, business grants, and micro-loans.

GRANT AMOUNTS AND DISTRIBUTION

Funds available for this grant program in FY2023 will be up to \$4,000,000 based on legislative allocation. MGCC will endeavor to assure broad geographic diversity among grantees but will not limit the number of grants awarded per region. Organizations can apply once **(1)** either as an individual applicant **OR** as a joint application.

REQUEST AMOUNT

Individual Organization Request

An organization (1) submitting a work plan to provide small business services to underserved populations within their target region can request up to **\$100,000**.

Joint Collaborative Request

Organizations (2+ non-profits) submitting a joint work plan demonstrating a collaborative effort to provide small business services to underserved populations within their target area can request up to **\$175,000**.

As these grant proceeds can only supplement budgets, the requesting organization must have additional funding sources. Organizations are encouraged to list existing partners and other public and/or private funding sources. If the proposed program currently receives public funding, please define how this additional funding will be differentiated from the current public funding and describe the incremental results this grant will produce.

PROPOSED WORK PLANS

MGCC aims to fund organizations focused on providing technical assistance on a one-on-one basis. Cohort-based technical assistance will also be considered provided that the program also includes follow-up one-on-one technical assistance as a core program feature.

Technical assistance 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 proposals should define the communities they serve, the strategy and marketing plan to reach these communities, current and planned programs, performance benchmarks, and metrics. *Multilingual program offerings are highly desirable, especially proposals offering in-house services in Spanish. Organizations noting multilingual programming must include a separate outreach plan and work plan demonstrating strategic alignment with the non-English speaking target population.*

Grant proposals shall identify specific counseling and training programs that assist these small businesses to:

1. Secure new or increased financing for growth
2. Secure Empower Digital Grants (MGCC Program)
3. Kick-off crowdfunding campaigns on Biz-M-Power platform (MGCC Programs)
4. Achieve stability and viability
5. Create/retain jobs
6. Increase the economic vitality of the neighborhood, community, or region.

Considerations will be given to:

1. Proposals designed to support businesses *that are minority-owned, women-owned, LGBTQ-owned, Cooperatives, or owned by low-moderate-income individuals, US Military Veterans, or disabled individuals.*
2. *Proposed programs that demonstrate technical assistance designed to advance:*
 - New business startups
 - Business expansion
 - Business stabilization
 - Other measurable economic growth

ELIGIBILITY

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

1. 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.

2. Hold a tax-exempt status under the United States Internal Revenue Code.
3. 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.
4. 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.
5. Provide evidence of fiscal stability, as documented in prepared financial statements.

INELIGIBLE ACTIVITIES

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

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

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

USE OF FUNDS – LIMITATIONS

1. Administrative costs associated with the Small Business Resiliency Technical Assistance Grant Program may not exceed 10% of the proposed budget.
2. Costs associated with the workshop training may not exceed 20% of the proposed budget.
3. Funds may not be used to purchase equipment.

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 October 2022. 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 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.

SELECTION CRITERIA

MGCC has established a competitive review process known as the Small Business Technical Assistance Review Committee. 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.

Proposals must demonstrate the ability to meet the following small business assistance priorities in order to receive funding:

1. Provide a strategy for addressing the small business.
2. Provide a minimum of 5 hours of direct services to small business clients from target populations.
3. Implement coordinated services that magnify the delivery of services in efficient, economical, and effective ways. Preference will be given to agencies whose services demonstrate cultural alignment with their target population.
4. Preference will be given to agencies that can demonstrate strong collaborations with micro-lenders or whose funding will support micro-loan fund clients.

5. Enhance and complement government service providers, such as the Small Business Development Centers.
6. Collect and report on specific outcomes achieved that can be attributed to services provided in terms of business starts, financing made or facilitated, businesses stabilized, jobs created or retained, and/or revenue growth.

A Review Committee will evaluate proposals, seeking those that most completely meet the established criteria accompanied by credible, historic outcome metrics.

SUBMISSION GUIDELINES

Any materials submitted will become the property of MGCC and must be made available for reproduction and may not be copyrighted. Application submissions will be accepted via Submittable Platform accessible on www.empoweringsmallbusiness.org

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

1. Must be submitted via Submittable by mid-night July 1st, 2022.
2. Must have completed all application components, specifically:
 - a. Narrative questions (Questions 1-8)
 - b. Upload all documents identified (1-8)

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. Please review ***excel spreadsheet- FY23 MGCC SBTA Report for data points requirements***. 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.

Mid-year and final reports will include the following elements (subject to modification):

1. Narrative that references proposal
2. Description of methodology used for verifying outcome data
3. Changes in key staff or organizational changes that impact the small business program during the grant period.
4. Partnerships developed with other organizations
5. If your organization has received any media attention or organized any events related to this grant, you must report on those promotional activities.
6. Report on professional development that the business technical assistance provider(s) attended during the grant period.
7. Business success story
8. Outcomes (data points)

GRANT APPLICATION

ELIGIBILITY QUESTIONS

Are you a **non-profit organization** that is providing **technical assistance** as a **primary** service within your small business services program in Massachusetts?

Yes- eligible

No- ineligible

NARRATIVE QUESTIONS

MISSION

1. Overview

Describe the mission of the applicant organization or partnership, the community it serves, and its outreach strategy. Describe activities and the steps taken by the applicant to demonstrate the applicant's ability to provide technical assistance, training or lending/loan packaging to the small business community, in particular businesses with 20 or fewer employees from the target populations.

COMMUNITY CHALLENGES

2. Business Community Challenges

Based on the applicant's client profile, describe the issues they face with business development, securing financing and achieving financial viability. Describe the organization's technical assistance role, training and counseling programs, or other initiatives with the small business community that create, maintain, and grow the business's financial viability, ability to obtain private or public financing and/or create jobs.

ABOUT YOUR STAFF

3a. Staff Qualifications

Use the table below to describe the professional qualifications of the small business assistance staff working with your small business clients.

Staff Name	Title	Experience	Spoken language(s)

3b. Consultant Qualifications

Use the table below to describe the professional qualifications of the program Consultants working with your small business clients.

Consultant Name	Title & Company	Experience	Expected Deliverables	Spoken language(s)

PROGRAM PARTNERSHIPS AND COLLABORATIONS

4. Partnerships and Collaborations

Use the table below to detail partnerships and collaborations that support the applicant’s program, including but not limited to, how the applicant partners with their regional SBDC and other providers, including legal, accounting, tax professionals, marketing specialists, private and government lenders, and micro-lenders.

Partnering Organization Type	Name of Partnering Organization	Description of Collaboration
Regional Small Business Development Center		
Legal Aid		
Tax Professionals		
Marketing Specialists		
Private Government Lenders		
CDFI or CDCs Lenders		
Municipalities		

PROGRAM WORK PLAN

5a. Specific Grant Program & Activities

Describe the proposed program and its related activities. The proposal must include a program description that is reflected in the work plan, and which clearly explains the proposed budget. Describe the applicant organization’s client engagement lifecycle. Briefly describe the various ways by which the applicant organization first engages clients, triages the services they require, and refers them to other service providers if unable to assist them. Briefly describe how the applicant organization continues to position clients for their next development stage through introductions or referrals or through another mechanism.

5b. Work Plan

Activity	Outcome	Staff involved in this activity from Lead Organization	Staff involved in this activity from Partner organization(s) (joint apps)	Consultant(s) involved in this activity (if applicable)

5c. Proposed Programming Features

Use the table below to describe added features to your small business services not mentioned anywhere else in your application.

Feature	Description
Loan-readiness (specific T.A.)	
Addressing cultural social challenges	
Peer support features	
Mentorship	
Grant relief support	
Financial systems strengthening	
Personal finances	
MBE Certifications	
WOSB Certifications	

Business Directory	
Workshop trainings	
Biz-M-Power support	
Empower Digital support	

MULTILINGUAL PROGRAM WORK PLAN

6a. If your organization provides multilingual services, describe your outreach strategy and efforts to reach non-native English speakers. Describe the proposed program and its related activities. The proposal must include a program description that is reflected in the work plan, and which clearly explains the proposed budget. Describe the applicant organization’s client engagement lifecycle. Briefly describe the various ways by which the applicant organization first engages clients, triages the services they require, and refers them to other service providers if unable to assist them. Briefly describe how the applicant organization continues to position clients for their next development stage through introductions or referrals or through another mechanism.

6b. Work Plan- Multilingual Services

Activity	Outcome	Staff involved in this activity from Lead Organization	Staff involved in this activity from Partner organization(s) (joint apps)	Consultant(s) involved in this activity (if applicable)	Spoken Language(s)

PROPOSED BUDGET

7. Budget

Describe how Small Business Assistance Grant Program funding will be used to support the proposed program. SBTA funds are intended to supplement current and anticipated funding and not to be the

primary funding support. If funding from the Commonwealth of Massachusetts will support the proposed program, please articulate how SBTA funding will not be duplicative.

PROPOSED PROGRAM OUTCOMES

8a. Data Collection and Outcome Measurements Plan

Please outline how the applicant expects to define outcomes relating to business start-ups, stabilization and expansion, what indicators will be used to determine outcomes, and the methodology for collecting and reporting on performance, demographic, and outcome data.

8b. Expected Program Outcomes. Please use this table to project the number (#) of businesses that will be impacted by your proposed work plan. Please review required mid-year and final reporting requirements (*excel spreadsheet- FY23 MGCC SBTA Report*).

	July 1 st , 2022 - June 30 th 2023
Proposed # of businesses that will engage in technical assistance	
Proposed # of prospective businesses	
Proposed # of pre-start-up businesses	
Proposed # of start-up businesses	
Proposed # of established businesses	
Proposed # of women-owned Businesses	
Proposed # of minority-owned businesses	
Proposed # of immigrant/non-native English speakers	
Proposed # of low-moderate income business owners	
Proposed # of businesses located in low-moderate income communities	
Proposed # of businesses that will receive direct or indirect financing	
Proposed total financing (\$) that businesses will be secure	

APPLICATION REQUIRED DOCUMENTS (UPLOADS)

1. Resumes of key personnel delivering direct service
2. Organizational Budget Form. **Use template provided.**
3. 2022 Certificate of Good Standing from the Secretary of the Commonwealth (one for each agency participating in the grant)
4. Current Board of Directors list
5. U.S. IRS Tax Exempt Certification/ Determination Letter
6. Most recent Audited Financial Statement or Review
7. Current year-to-date organizational Financial Statement: Income & Expense/Balance Sheet
8. Memorandum of Understanding from fiscal sponsorship agency (if applicable)