Steps to Starting a Business

CITY OF CAMBRIDGE

2012

Community Development Department
Economic Development Division
www.cambridgema.gov/business

Steps to Starting a Business

Introduction

A word from Robert W. Healy, Cambridge City Manager

The City of Cambridge is dedicated to maintaining its competitiveness and desirability as the place to live, work, and do business. Cambridge's continual growth and development depend, in part, upon the quality and timeliness of the information and services delivered by the City. This pamphlet has been prepared to assist residents, businesses, and developers in moving through the City's regulatory processes as easily as possible, by removing unnecessary confusion, delays, and costs. This pamphlet is one in a series, and is part of the City's ongoing effort to sustain livable neighborhoods and a positive business climate.

Robert W. Healy,
City Manager

This document explains the steps involved in starting a business in the City of Cambridge. It is meant to provide a general overview of the process and regulatory requirements; individual businesses must determine which specific regulatory requirements apply to them. Please read this entire brochure to better understand the different federal, state, and local regulatory requirements in opening a new business.

What are the First Steps in Starting a Business?

There are several critical elements to consider in starting a business. The potential business owner should have researched the chosen field of industry, developed a sound business plan, acquired the necessary capital, and considered the need for staff and equipment. An accountant, banker, lawyer, and insurance agent should be consulted for financial, legal, and other professional advice. Additionally, homeowner's insurance and automobile insurance may require adjustments to reflect business uses. Please note: Within the City's Community Development Department (CDD), there is an Economic Development Division with professional staff available to assist start-up and existing businesses.

What types of ownership are there?

There are three main forms of business ownership: corporation, partnership, and sole proprietorship. Corporations and partnerships have sub-classifications. For example, partnerships can be either general or limited with the main difference between the two types of partnerships being the amount of liability assumed by each of the partners. The type of ownership should be chosen after careful consideration of the pros and cons of each type with respect to division of profits and losses, liability, taxes, etc. It is advisable to consult a lawyer for further clarification.

What must be considered in identifying a business site?

The City's Zoning Ordinance governs land and building uses in Cambridge. Depending on the particular zoning district in which the business location is proposed, the use may be:

(1) permitted as of right, which requires no zoning relief
(2) permitted with the grant of a Special Permit by the Planning Board (PB) or Board of Zoning Appeal (BZA) after demonstrating that certain specified conditions can be met, or
(3) not allowed by the Zoning Ordinance. Where use is not allowed by zoning, a variance from the provisions of the Ordinance may be sought by petitioning the BZA for relief. (It should be noted, however, that there is no certainty that a variance will be granted.)

Businesses seeking to rent space can generally rely on the landlord for counsel on whether the proposed use fits within the provisions of the Zoning Ordinance. Business owners seeking to purchase, renovate or build a new building should contact the Inspectional Services Department (ISD) or the CDD early in their site selection process in order to determine whether their proposed business can be located as of right. If it is necessary to apply for a special permit or seek a variance, the prospective business owner should initiate the application at the earliest possible time, as the process can take three to five months. For this reason, locating the business in a non-residential zoning district as of right is preferable.

For more information:

- Cambridge Zoning Ordinance: http://www2.cambridgema.gov/cdd/cp/zng/zord/index.html
- Zoning, Special Permit and Planning Board – Contact Liza Paden , Community Planning Division 617-349-4647 or lpaden@cambridgema.gov
- Inspectional Services Department – Contact Ranjit Singanayagam, Commissioner of Inspectional Services/Building Commissioner 617-349-6100 or ranjits@cambridgema.gov

What federal requirements must be considered or met?

- **Internal Revenue Service.** A business must have a taxpayer identification number so that the IRS can process its tax returns. There are two kinds of taxpayer identification numbers: a Social Security Number (SSN) and an Employer Identification Number (EIN). All corporations and partnerships must obtain a federal EIN by completing the IRS Form SS-4. Additionally, regardless of the form of ownership, any new business that has employees has a Keogh plan or files employment, excise information or alcohol, tobacco or firearms returns must obtain an EIN. The application must be filed with the IRS early enough to receive the EIN by the time a return or statement is filed or a tax deposit is made. A business can apply by telephone or via the internet to get an EIN immediately. If applying by mail, file Form SS-4 at least 4 to 5 weeks before an EIN is needed. For additional information on business-specific taxes and payment schedules, the IRS should be contacted directly.

  For more information:
  Internal Revenue Services
  JFK Federal Building, 25 New Sudbury Street,
  Boston, MA 02203.
  Phone (617) 316-2850
  http://www.irs.gov/businesses/small/article/0,,id=102767,00.html?portlet=4

- **Americans with Disabilities Act (ADA).** The ADA is a Federal civil rights law that prohibits discrimination against people with disabilities in everyday activities, such as buying an item at the store, going to the movies, enjoying a meal at a local restaurant, exercising at the health club, or having a car serviced at a local garage. To meet the goals of the ADA, the law established requirements for businesses of all sizes. These requirements went into effect on January 26, 1992. Businesses that serve the public must modify policies and practices that discriminate against people with disabilities; comply with accessible design standards when constructing or altering facilities; remove barriers in existing facilities where readily achievable; and provide auxiliary aids and services when needed to ensure effective communication with people who have hearing, vision, or speech impairments. All businesses, even those that do not serve the public, must comply with accessible design standards when constructing or altering facilities.

  For more information:
  Visit www.ada.gov, or contact the City's Commission for Persons with Disabilities at 51 Inman Street, 2nd Floor. Phone 617/ 349-4692; Fax 617/ 349-4766; TTY 617/ 492-0235. Commission Website: www.cambridgema.gov/DHSP2/disabilities.cfm.

- **U.S. Department of Commerce.** Trademark and patent registration are done through the Department of Commerce. A trademark, which can be a word, name, symbol, or logo, is used to identify a particular good or service and to differentiate it from those sold by other people. Trademarks can be registered at both the federal and state level. Patent registration allows exclusive right to make, sell, or use an invention, which is new and useful.

  For more information:
  Department of Commerce, Patent and Trademark Office,
  GIS Division, Crystal Plaza 3, Room 2CO2, PO Box 1450,

Alexandria, VA 22313-1450
Phone (800) 786-9199
http://www.uspto.gov/

- **Library of Congress.** Copyrights lend protection for one's creative work. Literary works, computer programs, and sound recordings are examples of work that can be protected by copyright from unauthorized copying, distribution, performance and display. The protection extends to unauthorized creation of translations and other derivative works. Federal law does not require the formalities of notice or registration to establish copyrights; however, it is still advisable to apply a copyright notice (©) and to register a copyright for each piece of work.

  For more information:
  Copyright Office - Register,
  Library of Congress, 101 Independence Avenue, S.E.
  Washington, DC 20559-6000.
  Phone (202) 707-3000
  http://www.copyright.gov/

What state requirements must be considered or met?

Massachusetts Executive Office of Labor and Workforce Development: File an Employer's Status Report (Form 1110) with the Massachusetts Executive Office of Labor and Workforce Development (EOLWD) if one or more persons are employed for 13 weeks or more in one calendar year, or the employee payroll totals $1,500 or more within one calendar quarter. This information is used by EOLWD to administer the State's unemployment insurance program. For more information: http://www.detma.org/

Massachusetts Department of Revenue: Register to collect "trustee taxes" by filing a Massachusetts Trustee Tax Application for Original Registration (Form TA-1) with the Massachusetts Department of Revenue. Trustee taxes include payroll tax, sales tax, room occupancy excise tax, and withholdings for pension plans, annuities, and retirement distribution. Those collecting a sales or use tax will receive a Sales and Use Tax Registration Certificate (Form ST-1) to be displayed at a conspicuous location on the business premises. The Department of Revenue advises on the various tax forms required and how to file them. Contact the Department's Customer Service Bureau by phone or by visiting the office. For more information: http://www.mass.gov/dor

Secretary of the Commonwealth's Corporations Division: Different forms of business ownership require different types of state authorization. A corporation is required to file Articles of Organization with the Secretary of the Commonwealth's Corporation Division. The Secretary of the Commonwealth also issues Certificates of Limited Partnership or Limited Liability Company. For more information: http://www.sec.state.ma.us/cor/

Massachusetts Department of Industrial Accidents: In accordance with the State's Worker's Compensation Law, if a business has one or more part-time or full-time employees, obtain Worker's Compensation Insurance from any casualty insurance company. For more information: http://www.mass.gov/?pageID=elwdagencylanding&L=4&L0=Home&L1=Government&L2=Departments+and+Divisions+%28EOLWD%29&L3=Department+of+Industrial+Accidents&sid=Elwd

Massachusetts Architectural Access Board. The Massachusetts Architectural Access Board (AAB) is a state agency, which has developed regulations designed to make public buildings accessible to, functional for, and safe for use by persons with disabilities. The AAB's regulations, available on its website, www.mass.gov/aab, are incorporated in the Massachusetts building code as a "specialized code", making them enforceable by all local and state building inspectors, as well as by the AAB itself. These regulations are designed to provide full and free use of buildings and facilities so that persons with disabilities may have the education, employment, living and recreational opportunities necessary to be as self-sufficient as possible and to assume full responsibilities as citizens. For more information and technical assistance contact the City's Commission for Persons with Disabilities at www.cambridgema.gov/DHSP2/disabilities.cfm.

There are many occupations and services, which require a license, or an examination/approval from the appropriate state agency. A partial list of these occupations and services, along with contact numbers, is provided at the back of this brochure. For a complete listing, visit the Commonwealth of Massachusetts web site: http://www.state.ma.us/reg/boards.htm

Other industry specific requirements: The Alcoholic Beverage Control Commission licenses and regulates manufacturers, distillers, wholesalers, importers, agent brokers, solicitors, and liquor transportation companies. If smoke or air pollution is a component of the new business, an Air Pollution Permit may be required from the Department of Environmental Protection, Division of Air Quality Control.

What local regulations must be considered or met?

Various Cambridge City departments issue different types of licenses and permits. The list below is not all encompassing; it contains only those licenses and permits appropriate to new businesses. Please note that some occupations require both city and state licenses, e.g. auctioneers. **Contact all City Departments at: www.cambridgema.gov**

Business Hours for all City Departments (except when specified or observed holidays):
Monday: 8:30AM-8:00PM
Tuesday-Thursday: 8:30AM-5:00PM
Friday: 8:30 AM-12:00PM

Assessing Department

795 Massachusetts Avenue, Cambridge City Hall
Phone 617/ 349-4343; Fax 617/ 349-4357; TTY 617/ 349-4242

- **Form of List** – all eligible registered businesses subject to taxation in Cambridge must file a Form of List notifying the Assessing Department of personal property.
- **Assessor's Database**: http://www2.cambridgema.gov/fiscalaffairs/PropertySearch.cfm

City Clerk's Office

795 Massachusetts Avenue, Cambridge City Hall
Phone 617/ 349-4260; Fax 617/ 349-4269; TTY 617/ 349-4242

- **Business Certificate** - for the establishment of any business in a name other than the owner's. http://www.cambridgema.gov/cityclrk/businesscertificatesfaqpage.aspx
- **Projecting Sign/Banner Permit** - to place signs or hang banners if either the sign or banner projects more than six inches over the public sidewalk or way, including A-frame signs and sandwich board signs. This permit is issued by the Public Works Department, but the process is initiated with the City Clerk's Office.

Community Development Department

344 Broadway, City Hall Annex, 3rd Floor
Phone 617/ 349-4600; Fax 617/ 349-4669; TTY 617/ 492-4621
Community Development Department Website: http://www.cambridgema.gov/cdd

- **Development Consultation** - allows for the City's professional staff to review and comment on real estate development proposals.
- **Economic Development Division** – offers a comprehensive economic development program including: Façade Improvement Program, Retail Best Practices Program, Site Finder Assistance and business development resources and workshops.

Emergency Communications Department

489 Broadway
Phone 617/ 349-6911; Fax 617/ 349-6918; TTY 617/ 499-9924
Emergency Communications Website: http://www.cambridgema.gov/ec1.aspx

- **Emergency Contact Information** – businesses may register their nighttime or weekend emergency contact information with the City's 911 Center.

Fire Department

491 Broadway
Phone 617/ 349-4918; Fax 617/ 349-4912; TTY 617/ 499-9924/9932
Fire Department Website: http://www2.cambridgema.gov/CFD/PermitsRegs.cfm

- **Fire Protection Equipment Permit** - for any work related to a fire protection device including sprinkler system, water main, hydrant, or fire alarm system in a building.
- **Permits for Flammable Liquids, Solids, and Gases** - to keep, store, manufacture, or sell combustible materials, such as in gas stations and biotech research laboratories.

Inspectional Services Department (ISD)

831 Massachusetts Avenue.
Phone 617/ 349-6100; Fax 617/ 349-6132; TTY 617/ 349-6112
Department website: http://www.cambridgema.gov/inspection.aspx

Business-Related Permits/Licenses

- **Food Handler's Permit** - to handle and serve food to patrons, i.e. restaurants, fast food establishments and hotels.

- **Manufacture of Frozen Desserts and/or Ice Cream Mix Permit** - to manufacture and sell frozen desserts and/or ice cream mix.
- **Milk Permit** - to sell milk, i.e. for convenience stores, restaurants, and corporate cafeterias.
- **Tobacco Sales Permit** - required for any businesses selling tobacco products to the public. Applies to counter sales and vending machine sales.

Building-Related Permits

- **Building Permit** - to construct, alter, repair, or demolish a structure.
- **Certificate of Inspection** - to certify that buildings used for purposes of assembly, lodging, and institutional care meet minimum requirements to safeguard the public. A new certificate is required to increase seating capacity in establishments such as restaurants and theaters.
- **Certificate of Occupancy** - to certify that a structure is constructed or altered in accordance with the State Building Code and the City's Zoning Ordinance. Required as part of the building permit process or when there is a change in use of the business establishment.
- **Signs and Banners Permit** - a sign permit is required for the installation, modification, or repair of all signs and banners in Cambridge, including awnings and canopies.
- **Other Building-Related Permits** - ISD issues permits to licensed persons for work related to gas, mechanical equipment, plumbing, and wiring.

License Commission

831 Massachusetts Avenue
Phone 617/ 349-6140; Fax 617/ 349-6148; TTY 617/ 349-6112
Commission Website: http://www.cambridgema.gov/license.aspx

Occupation-Related Licenses

- **Auctioneer License** - to conduct an auction sale.
- **One-Day Auctioneer License** - issued to a person licensed in the Commonwealth of Massachusetts to conduct a one-day auction in the City of Cambridge.
- **Hackney License** - to drive a taxi cab.
- **Innholder License** - to run an inn in the City of Cambridge.
- **Palm Reader License** - to tell fortunes, and read palm and tarot cards.
- **Peddler/Vendor License** - to sell goods or articles.

Business-Related Licenses

- **Alcoholic Beverage License** - allows an establishment to serve liquor, i.e. restaurant or club.
- **Antique Store License** - to keep, purchase, store, sell, barter, or exchange antiques and precious metals.
- **One-Day Auction Sale License** - can only be obtained by a current Commonwealth of Massachusetts Auctioneer license holder.
- **Common Victualer License** - allows food and non-alcoholic beverages to be sold, served, and consumed on premises.
- **Entertainment License** - to provide automatic amusement machines, automatic music machines, dancing, comedy, and other performances at a business establishment. The

License Commission should be contacted directly for a detailed list of entertainment and entertainment devices requiring this license.

- **Garage and Gasoline License** - for a commercial or residential parking garage with space for 3 vehicles or more to keep and store flammables.
- **Jitney License** - to operate a vehicle for a fee along a fixed route with fixed stops.
- **Letting of Motor Vehicles License** - to operate a car rental business.
- **Livery/Limousine License** - to operate a Cambridge-based office, which provides limousine service or delivery service.
- **Lodging House License** - to run a lodging house where four or more unrelated persons share a kitchen or a bathroom.
- **Medallion Owner** - to own a taxicab.
- **Open Air Parking License** - to operate an open-air parking lot that charges a fee.
- **Package Goods Store License** - to sell alcoholic beverages not to be consumed on premises.
- **Pawnbroker License** - to operate a storefront pawnbroker business.
- **Second-Hand Goods Store License** - to sell or accept trade in second hand or used items.
- **Seasonal Decorations License** - to sell Christmas trees or wreaths.
- **Used Car Dealer Class I License** - to sell new vehicles.
- **Used Car Dealer Class II License** - to buy, sell, exchange, or assemble second-hand motor vehicles or parts thereof.
- **Used Car Dealer Class III License** - to sell or buy used parts or non-operative (junk) vehicles.

Public Health Department

Hours: 8:30AM-5:00PM
119 Windsor Street
Phone 617/ 665-3800; Fax 617/ 665-3888; TTY 617/ 498-1462
Public Health Department Website: http://www.cambridgepublichealth.org/services/regulatory-activities/

- **Biosafety Users Permit** - for biotech companies working on recombinant DNA.
- **Funeral Director License** - available to those on the State issued list of funeral directors eligible to be licensed in its municipalities.
- **Laboratory Animal Permit** - to conduct animal testing. The permit is issued by the Commissioner of Laboratory Animals, a commission administered by the Public Health Department.
- **Massage Therapist License** - to professionally practice massage therapy.

Public Works Department

147 Hampshire Street
Phone 617/ 349-4800; Fax 617/ 349-4814; TTY 617/ 349-4805
Public Works Department Website: http://www.cambridgema.gov/theworks

- **Construction/Excavation Permit** - for construction projects requiring excavation, such as for the installation of electricity, gas, telephone, steam line, fire protection, sanitary sewer, storm drain, water service, curb cuts, monitoring wells, and bike racks.
- **Sidewalk Obstruction Permit** - required for sign installation, facade renovations or exterior demolition.
- **Construction Updates** – to learn about street construction, storm water updates.

Traffic, Parking and Transportation

344 Broadway, City Hall Annex, 1st Floor
Phone 617/ 349-4712; Fax 617/ 349-4747; TTY 617/ 492-4621
Traffic, Parking & Transportation Website: http://www2.cambridgema.gov/Traffic/

- **Commercial Parking Permit** - to build a new commercial parking facility open to the public for a fee or modify an existing commercial parking facility.
- **Inter-Departmental Parking Facility Registration Form** - to establish or change the amount of off-street parking used for business, i.e. for customers and employees.
- **Valet Parking Permit** – to operate valet parking services from a public way.
- **Loading Zone Designation** – to allow for designated loading space on a public way.
- **Curb Cut Permit** – to allow the construction of driveway access onto a public way. Requires approval of Public Works, Inspectional Services, Historical Commission, Public Works, Fire, and City Council.
- **Temporary Street Obstruction (i.e. Moving Van) Permit –** required for temporary street obstruction for moving vans, large loads, tool trucks, dumpsters, etc. on a public way.

Water Department

250 Fresh Pond Parkway
Phone 617/ 349-4770; Fax 617/ 349-4796; TTY 617/ 492-0235
Water Department Website: http://www2.cambridgema.gov/CWD/

- **Cross Connection Permit** - applies to new and existing construction projects to protect the public drinking water supply from pollutants and contaminants.
- **Water Works Construction Permit** – All water works construction on public and private property, including new water lines, demolition sign-offs, repairs and fire protection line service with fire pump and fire flow testing.

Are there other considerations for home-based businesses?

One of the biggest considerations for home-based businesses is zoning. Zoning regulations allow home-based businesses under certain circumstances. Such businesses are generally limited to customary home occupations and to recognized professions such as dentists, doctors and lawyers. Specific questions can be directed to ISD.

The Americans with Disabilities Act of 1990 requires businesses operating as places of public accommodation, whether home-based or not, to remove barriers to access whenever it is "readily achievable." Detailed information may be obtained from the City's Commission for Persons with Disabilities at www.cambridgema.gov/DHSP2/disabilities.cfm.

City

City Manager
Robert W. Healy

Deputy City Manager
Richard C. Rossi

City Manager's Office
Cambridge City Hall
795 Massachusetts Avenue
Cambridge, MA 02139
Phone: 617-349-4300
FAX: 617-349-4307
Email: citymanager@cambridgema.gov

City Council
Henrietta Davis, Mayor
Councillor Denise Simmons, *Vice Mayor*
Councillor Leland Cheung
Councillor Marjorie C. Decker
Councillor Craig E. Kelley
Councillor David P. Maher
Councillor Kenneth E. Reeves
Councillor Timothy J. Toomey, Jr.
Councillor Minka vanBeuzekom

City Council
City Hall, 2nd Floor
795 Massachusetts Avenue
Cambridge, MA 02139
Phone: 617-349-4280/ TTY/TDD: 617-349-4242
FAX: 617-349-4287

Demographics

- Less than a mile away from Boston, surrounded by the towns of Arlington, Belmont and the cities of Somerville and Watertown
- Over 60 communities in its 20-mile radius
- 105,162 residents (2010)
- 44,032 households (2010)
- 450,871 – 3-mile radius population
- 22,580 College and Graduate students (2009)
- 30.2 Median Age (2010)
- 72% of Cambridge residents 25 years or older have a Bachelor's degree or higher
- $67,297 – Median Household Income (2007-2009)
- $19.90 - Commercial/Industrial Property Tax Rate (FY2011)[1]

For more City Demographics and trends, check out the City's Just the Facts report and the Community Development Department's demographics website: http://www2.cambridgema.gov/cdd/data/index.html

Cambridge Commercial Districts & Business Associations

CAMBRIDGE CHAMBER OF COMMERCE
http://www.cambridgechamber.org

CAMBRIDGE LOCAL FIRST
http://www.cambridgelocalfirst.org

CENTRAL SQUARE
Traditionally Cambridge's downtown retail district, Central Square is the seat of city government and serves as an important transportation node with subway and bus links. The Square enjoys a vibrant atmosphere from its various ethnic restaurants, interesting shops, small offices and diverse nightlife.

Central Square Business Association: http://www.centralsquarecambridge.com

EAST CAMBRIDGE
The neighborhood has a major commercial and transit center at Lechmere Square, with a longstanding neighborhood retail corridor along Cambridge Street. The Charles River waterfront contains hotels, luxury apartment buildings, CambridgeSide Galleria, a regional shopping mall, and the Boston Museum of Science.

East Cambridge Business Association: http://www.eastcambridgeba.com

[1] *Per $1,000 assessed value.*

FRESH POND/HURON VILLAGE
Located near regional roadways, Fresh Pond is a major shopping center serving West Cambridge residents, workers and commuters. Stores and offices are adjacent to the Fresh Pond recreational area. Nearby, Huron Village has a cluster of neighborhood restaurants and specialty shops that serve the surrounding community.

Observatory Hill Business Resource: http://www.observatoryhill.com/

HARVARD SQUARE
Home to Harvard University, this Square is an international destination, mixing history and learning with contemporary arts and entertainment. A unique blend of restaurants, shops and cultural offerings draws residents, students, professionals and visitors. With 900,000 square feet of retail space, Harvard Square functions as regional shopping center in an urban, pedestrian-friendly context.

Harvard Square Business Association: http://www.harvardsquare.com

INMAN SQUARE
This district's mix of housing and ground floor retail uses gives it a strong neighborhood feel. Businesses here are primarily owner-operated and include a variety of restaurants, cafes, nightspots and specialty stores.

Inman Square Business Association: http://www.inmansquare.com

KENDALL SQUARE
In addition to being an R&D center, Kendall Square also contains hotels, restaurants and shops that serve consumer needs of the MIT community and the area's cluster of life science and technology firms. A shuttle service operates between the Kendall Square subway stop and the CambridgeSide Galleria Mall, where shoppers can enjoy a variety of stores and eateries.

Kendall Square Association: http://www.kendallsq.com

PORTER SQUARE/NORTH MASS AVE
With links to the subway and commuter rail, Porter Square is both a local and regional shopping destination with a mix of large and small retail shops. Along Mass. Avenue, an assortment of distinctive independent stores serves adjacent residential neighborhoods.

Porter Square Neighborhood Association: http://www.portersquare.net

Additional Resources

Business Development Organizations

Center for Women and Enterprise
24 School Street, 7th floor
Boston, MA 02108
Phone: 617-536-0700
http://www.cweboston.org/

Interise
One Milk Street, 2nd floor
Boston, MA 02108
P: 617-350-6300
http://www.interise.org/

Jewish Vocational Services – Boston
29 Winter St., Suite 500
Boston, MA 02108
Phone: 617-451-8147
http://www.jvs-boston.org/

Massachusetts Office of Business Development
One Ashburton Place, Room 2101
Boston, MA 02108
Phone: 617- 788-3610
http://www.state.ma.us/mobd

Massachusetts Office of International Trade and Investment
Boston Fish Pier 212 Northern Ave, East Building I, Suite 300
Boston, MA 02210
Phone: 617-830-5400
http://www.moiti.org/

Massachusetts Small Business Development Center – Boston Regional Office
University of Massachusetts Boston
100 Morrissey Boulevard
Wheatley Building, 3rd Floor, Suite 154, Room 10
Boston, MA 02125
Phone: 617-287-7750
http://www.sbdc.umb.edu

Massachusetts Supplier & Diversity Office
The McCormack Building
One Ashburton Place, 13th floor
Boston, MA 02108
Phone : 617-502-8831
http://www.state.ma.us/somwba

MIT Enterprise Forum
One Main Street, 13th Floor
Cambridge, MA 02142
Phone: 617-475-8100
http://enterpriseforum.mit.edu

Service Corps of Retired Executives (SCORE)
10 Causeway Street
Boston, MA 02222
Phone: 617-565-5591
http://www.score.org

US Small Business Administration, Boston District Office
10 Causeway Street Room 265
Boston, MA 02222
Phone: 617-565-5590
http://www.sba.gov/ma/

Financing Resources

ACCION USA
56 Roland Street, Suite 300
Boston, MA 02129
Phone: 617-625-1080
http://www.accionusa.org

Count Me In for Women's Economic Independence
240 Central Park South, Suite 7H
New York, NY 10019
212-245-1245
http://www.makemineamillion.org/

Kickstarter
http://www.kickstarter.com/

Massachusetts Growth Capital Corporation
529 Main Street
Schrafft Center, Suite 1M10
Charlestown, MA 02129
Phone: 617-523-6262
http://www.massgcc.com

MassDevelopment
160 Federal Street
Boston, MA 02110
Phone: 1-800-445-8030
http://www.massdevelopment.com

New Generation Energy Community Lending Program
98 N. Washington St., Suite 305
Boston, MA 02114
Tel: 617-624-3688
http://newgenerationenergy.org/community-lending/community-lending-program

Slow Money
320 Washington Street, 4th Floor
Brookline MA 02445
Phone: 510-408-7645
http://www.slowmoney.org/

US Small Business Administration, Boston District Office
10 Causeway Street Room 265
Boston, MA 02222
Phone: 617-565-5590
http://www.sba.gov/ma/

Working Capital
http://www.workingcapital.org/

For More Information

For more resources, guides, events and data please check out the City of Cambridge Economic Development Division website at www.cambridgema.gov/business. Contact the Division at 617-349-4637.