

**OTHER PLACES TO GO**

**THE BEGINNINGS OF A COMPENDIUM OF**

**FUNDING SOURCES**

LEVINE  
KATZ  
NANNIS +  
SOLOMON, PC

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BUSINESS ADVISOR CONSULTANTS  
[lnannis@lknscpa.com](mailto:lnannis@lknscpa.com)





Robert Crowley

40 Broad Street  
Suite 230

Boston, MA 02109

Tel: 617.723.4920

Fax: 617.723.5983

**NORMALLY FILLS A GAP IN A VENTURE ROUND**

**MASSACHUSETTS BASED COMPANIES**

**\$250,000 - \$500,000**

**NORMALLY DO SEED AND FIRST ROUND FINANCING**

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**500 Edgewater Drive, Suite 555  
Wakefield, MA 01880  
Tel: 781-928-1100 | Fax: 781-928-1101**

### **BDC Direct Loans**

**Carol Fleit Cipriani, 781.928.1100 x104**

Loans from \$500,000 to \$2.5 million

### **Capital Access Program (CAP)**

**Joe O'Garro, 781.928.1100 ext 105**

Cash collateral guarantees for loans up to \$500,000

Average loan size \$50,000

Minimum fees of 3% with a matching CAP payment

### **SBA 504 Loans**

New England Certified Development Corporation, *an affiliate of The BDC*

**Liz Trifone, 781.928.1100 x102**

Loan projects from \$500,000 and up

### **Mezzanine & Private Equity Funds**

MB Capital

**Tom Lee , 781.928.1100 x112**

Investments from \$500,000 to \$5 million

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RENEWABLE  
ENERGY TRUST



A DIVISION OF THE  
MASSACHUSETTS TECHNOLOGY COLLABORATIVE

<http://www.masstech.org/seed/index.asp>  
**Sustainable Energy Economic Development (SEED)**

**Up to \$500,000 of funding in the form of a convertible loan will be available for new product development activities.**

**5-yr, 8% Note with deferred debt service (no royalties)**

**Years 0-2: Interest accrues**

**Year 3: Current interest is due quarterly**

**Year 4: Remaining interest is amortized quarterly through due date, at which point Principal is also payable.**

**Convertible to equity**

**Automatically converts at a 25% discount during a qualified financing round**

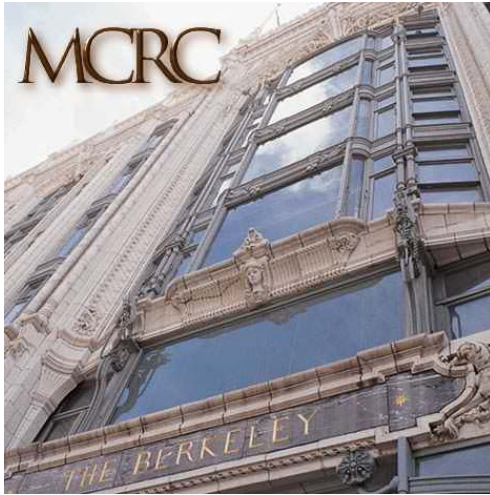
**Conditional on matching funds**

**One award per company in any 12 month period**

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**MASSACHUSETTS CAPITAL  
RESOURCE COMPANY  
The Berkeley, 420 Boylston Street  
Boston, MA 02116  
Phone: [617]-536-3900 Fax: [617]-536-7930**

**MASSACHUSETTS MANUFACTURING AND SERVICE  
COMPANIES WITH REVENUE \$1 - \$10 MILLION**

**LONG TERM DEBT FROM \$500,000 - \$5,000,000**

**VENTURE CAPITAL IN VARIOUS FORMS INCLUDING  
STOCK AND SUBORDINATED DEBT**

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*Celebrating 25 years of service to the  
Massachusetts small business community*



## **SERVICES SPECIFIC TERRITORIES**

### **MANAGEMENT CONSULTING**

**START UP CONSULTING**

**BUSINESS PLAN DEVELOPMENT**

**FINANCING PLAN DEVELOPMENT**

### **LOW COST TRAINING PROGRAMS**

### **PROCUREMENT TECHNICAL ASSISTANCE CENTER**

### **MASS EXPORT CENTER**

### **State Office**

227 Isenberg School of Management  
University of Massachusetts

121 Presidents Drive

Amherst, MA 01003-9310

(413) 545-6301

fax (413) 545-1273

Georgianna Parkin, State Director

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The Property and Casualty Initiative

211 Congress Street,  
4th Floor Boston, MA 02110  
Tel: 617-723-7878  
Fax: 617-723-4411

**ESTABLISHED IN 1999**

**SERVES MASSACHUSETTS COMPANIES WITH UP TO \$5,000,000  
IN REVENUE**

**LOAN OF \$250,000 - \$5,000,000**

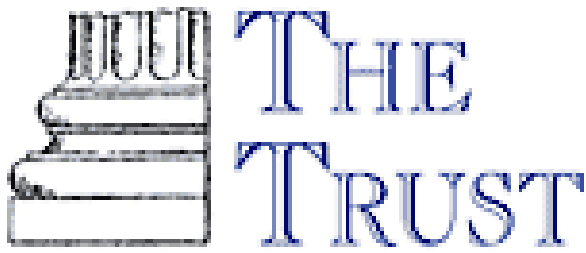
**CAN BE SUBORDINATED TO OTHERS**

**LEND TO SMALL BUSINESS AS ONE OF ITS CORE TARGETS**

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THE ECONOMIC STABILIZATION TRUST

**Commonwealth Corporation**

The Schrafft Center  
529 Main Street, Suite 110  
Boston, MA 02129

Phone: 617-727-8158

Fax: 617-242-7660

TDD/TYY 800-439-2370

**SMALL AND MEDIUM MASSACHUSETTS  
MANUFACTURERS  
(AND OTHER VALUE ADDED BUSINESSES)**

**AT LEAST 12 EMPLOYEES**

**TERM LOANS AND WORKING CAPITAL LOANS  
\$100,000 - \$750,000**

**WILL TAKE A SUBORDINATED POSITION**

**WILL REQUIRE PERSONAL GUARANTEES**

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**United States Small Business Administration**

**WEB SITE FOR ENTREPRENEURS IS**

**[http://www.sba.gov/starting\\_business/index.html](http://www.sba.gov/starting_business/index.html)**

**WEB SITE FOR LENDING PROGRAMS IS**

**<http://www.sba.gov/financing/index.html>**

**[7\(a\) Loan Program](#)**

**[Disaster Recovery](#)**

**[CDC / 504 Program](#)**

**[Micro-Loans](#)**

**SMALL BUSINESS INVESTMENT COMPANIES**

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# ADDITIONAL RESOURCES

**COMMONWEALTH OF MASSACHUSETTS**

<http://www.mass.gov/bizteam>

**SMALLER BUSINESS ASSOCIATION OF NEW ENGLAND**

[www.sbane.org](http://www.sbane.org)

**ASSOCIATION OF CORPORATE GROWTH**

[www.acgboston.org](http://www.acgboston.org)

**CITY OF BOSTON RESOURCE GUIDE**

[www.cityofboston.gov/dnd/obd/BRG/A\\_intro.asp](http://www.cityofboston.gov/dnd/obd/BRG/A_intro.asp)

**STATES OF NH, CT, RI,VT, ME DOING BUSINESS GUIDES**

<http://www.nh.gov/businesses/doing.html>

<http://www.ct.gov> then go to “Doing Business”

<http://www.ri.gov/business/>

[http://vermont.gov/doing\\_business/business.html](http://vermont.gov/doing_business/business.html)

[http://www.maine.gov/portal/business/small\\_bus.html](http://www.maine.gov/portal/business/small_bus.html)

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# SBIR/STTR Participating Agencies

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**WEB SITE ADDRESS AT SBA FOR  
THE AGENCIES' SBIR LINKS:**

**[http://www.sbir.gov/federal\\_links.htm](http://www.sbir.gov/federal_links.htm)**

**DOD  
DOE  
DOC  
ED**

**HHS  
NSF  
EPA**

**NASA  
USDA  
DOT**

**INNOVATION DEVELOPMENT INSTITUTE**

**[WWW.INKNOWVATION.COM](http://WWW.INKNOWVATION.COM)**

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**Contact Us:**

Abigail A. Barrow, Ph.D., Director  
Massachusetts Technology Transfer  
Center  
University of Massachusetts  
225 Franklin Street  
12th Floor  
Boston, MA 02110

617-287-7002 (phone)  
617-287-7044 (fax)  
mattcenter@umassp.edu

**Created in 2004 by the Economic Stimulus Package**

**Mission is to support technology transfer activities between research institutes and companies in Massachusetts.**

**Can provide up to \$40,000 grants to –  
Fund proof of concept research  
Development of more refined marketing and commercialization plans**

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**TIP was established by the 2007 America COMPETES Act to support, promote, and accelerate innovation in the United States through high-risk, high-reward research in areas of critical national need. The merit-based competitive program can fund cost-shared R&D projects by single small-sized or medium-sized businesses and joint ventures that also may include institutions of higher education, non-profit research organizations and national laboratories. TIP awards are limited to no more than \$3 million total over three years for a single company project and no more than \$9 million total over five years for a joint venture.**

## **TIP Inquiries:**

NIST Technology Innovation Program

100 Bureau Drive, Stop 4700  
Gaithersburg, MD 20899-4700

Phone: 1-888-TIP-NIST (1-888-847-6478)

FAX: 301-926-9524 or 301-590-3053

E-Mail TIP: [tip@nist.gov](mailto:tip@nist.gov)

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# Things to Watch For

## The Massachusetts Small Business Matching Grant Fund

\$10,000,000 set aside in the Life Science Bill

Minimum \$ for \$ Match for SBIR Phase II+ companies to create manufacturing jobs

Maximum \$500,000

## The Green Jobs Act (Signed August, 2008)

Provide \$68 million in matching funds to support clean energy research

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**THIS COULD BE THE BEGINNING OF AN ENLIGHTENING LIST OF SOURCES OF FUNDING AND ADVICE FOR ENTREPRENEURS.**

**BUT, LIKE FINDING FINANCING, THERE ARE A LOT OF ROCKS TO TURN OVER.**

**IF IN YOUR SEARCH, YOU FIND A SOURCE, PLEASE EITHER EMAIL IT TO ME AND I WILL ADD IT TO THIS PRESENTATION OR EMAIL CHERI AT [info@thecapitalnetwork.org](mailto:info@thecapitalnetwork.org)**

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