

# Old Colony Planning Council

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

SMALL BUSINESS  
Resources & Support

## About OCPC

Old Colony Planning Council (OCPC) was established in 1967 as the comprehensive planning agency for the region, which today includes 17 communities.

OCPC was established in part to address local challenges that cross city and town boundaries, like air and water pollution, transportation deficiencies, and economic distress. Overcoming challenges like these requires cooperative action and OCPC exists to help facilitate that cooperation and coordination.

## Recovery and Resiliency

COVID-19 has presented the business community with many challenges and opportunities. Some companies have been able to weather the storm with minor modifications, while others have had to adapt business models to embrace new markets or change how business is done. While some entrepreneurs are creating new business opportunities, sadly some businesses will not be able to withstand the impacts of the pandemic.

Old Colony Planning Council is eager to work with municipalities, elected officials, and the business community to help local economies and our regional economy recover and become more resilient to future shocks.

Please contact me to tell me what is helping, where you could use more support, and what inspires you to move ahead. In my role as Economic Recovery Planner for the region, I am here to learn from you, share knowledge, make connections, and advocate for small business support.

Respectfully,

*Dottie Fulginiti*

Old Colony Planning Council

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## Stay Connected

Sign up to receive our newsletter:

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



Tag us: @OldColonyPC

## Center for Women and Enterprise

CWE provides opportunities for women entrepreneurs and women in business to increase professional success, personal growth, and financial independence. CWE offers education, training, technical assistance, and women's business enterprise certification. [www.cweonline.org](http://www.cweonline.org)

## Small Business Strong

Massachusetts women and minority owned small business owners can participate by engaging in one or more of the core elements of Small Business Strong, all free of charge with no strings attached: an online portal, business advisors, and functional specialists. [www.smallbstrong.com](http://www.smallbstrong.com)

## Massachusetts Small Business Development Center Network

The MSBDC provides free and confidential one-to-one business advice to prospective and existing small businesses focusing on, business growth and strategies, financing and loan assistance as well as strategic, marketing, and operational analysis. In addition, low-cost educational training programs are offered across the state targeted to the needs of small business. [www.msbdc.org](http://www.msbdc.org)

## SCORE

SCORE, the nation's largest network of volunteer, expert business mentors, is dedicated to helping small businesses get off the ground, grow, and achieve their goals. Since 1964, they have provided education and mentorship to more than 11 million entrepreneurs and deliver most offerings at no cost. [www.score.org](http://www.score.org)

## SEED South Eastern Economic Development

SEED operates four different loan programs, which provide funds in amounts ranging from \$1,000 to \$5.5 million. The programs are defined by both the dollar amount and use of the proceeds sought by the borrower – except for the Micro Loan Program, which often provides loans to start-up businesses and those not yet “bankable”. [www.seedcorp.com/loan-programs](http://www.seedcorp.com/loan-programs)

## Reopening Massachusetts

State resources for your business. [www.mass.gov/info-details/reopening-massachusetts](http://www.mass.gov/info-details/reopening-massachusetts)

## Small Business Association (SBA)

### Debt Relief

*The SBA is providing a financial reprieve to small businesses during the COVID-19 pandemic*

As part of coronavirus debt relief efforts, the SBA will pay six months of principal, interest, and any associated fees that borrowers owe for all current 7(a), 504, and Microloans in regular servicing status as well as new 7(a), 504, and Microloans disbursed prior to September 27, 2020. This relief is not available for Paycheck Protection Program loans or Economic Injury Disaster loans.

### Paycheck Protection Program

*An SBA loan that helps businesses keep their workforce employed during the Coronavirus (COVID-19) crisis*

The Paycheck Protection Program is a loan designed to provide a direct incentive for small businesses to keep their workers on the payroll. SBA will forgive loans if all employee retention criteria are met, and the funds are used for eligible expenses.

### Economic Injury Disaster Loans

*This loan will provide economic relief to small businesses and non-profit organizations that are currently experiencing a temporary loss of revenue.*

### SBA Express Bridge Loans

*Enables small businesses who currently have a business relationship with an SBA Express Lender to access up to \$25,000 quickly.*

For more information about SBA assistance visit [www.sba.gov/funding-programs/loans/coronavirus-relief-options](http://www.sba.gov/funding-programs/loans/coronavirus-relief-options)

## 10 Things you can do to strengthen your business

### 1. Review Your Finances

Where are you spending your money? Compare rates for phones, internet, and insurance. Consolidate insurance policies. Look for business grants or low interest loans and renegotiate or consolidate existing loans and credit cards. Re-evaluate health insurance coverage and benefits to be sure you are getting the best plan for your money. Pay invoices early if there is an early payment discount. Pool resources by using trade associations or business networks. Contact [MassSave](#) for an audit to decrease energy costs.

### 2. Reduce Supply Expenses

Try to negotiate with your vendors for best pricing, but do not overstock inventory. If your business had to suddenly shut down again, would you have too much food or materials? If you reduced your services or menu to the top 10 most requested, would that cut down on expenses? Is there any business equipment or furniture just taking up space that you could sell?

### 3. Reimagine Your Space

Can you reduce your office footprint now that your staff may be working remotely? What can you do with that space? Is there a complementary business you could pair with? If you are a restaurant, can you do more catering for another business like a golf course or a bar? Are you taking advantage of outdoor space?

### 4. Reimagine Your Product or Service

Can your manufacturing adapt to a new product that is COVID-19 related? If you are in the hospitality industry, is there a way you can improve customer satisfaction? If you are a service provider, is there a way you can deliver services unique to your business (e.g., curbside pickup or online ordering)? Can you partner with a complementary business?

### 5. Step Up Your Marketing

Use social media as a way to increase your brand name. Have a sign in sheet to capture names and emails of your customers so you can send them information on specials. Create a referral program. Take advantage of word-of-mouth references. Use video and YouTube to reach new audiences.

### 6. Use Technology

Can you save money by putting your menus on an app to reduce paper and printing costs? Can you start using cash apps or other accounting software to make your business more efficient?

### 7. Consider Outsourcing

Stay focused on your business and use the skills of your team. Outsource the parts that are preventing you from this focus. Consider outsourcing payroll and human resources. Use freelancers and contract labor.

### 8. Focus on Quality

Your clients remember the experience of the relationship you create at your retail store, restaurant, manufacturing company, or any other business. Remember to focus on the customer experience by delivering a great product, with great value and service.

### 9. Ask for Help

If you have a small business and you're working around the clock to keep it going, consider asking friends or family to help out with some work for a short time temporarily. They may need something to do right now and be willing to share their talent.

### 10. Support Your Staff

Surround yourself with people that energize you. You are the leader of your business and you set the tone. Smile, encourage your staff to share their ideas, and reward them as much as possible. Think about ways you can solve problems for your employees that prevent them from focusing on the job. Ask them for ideas. Consider flex-time for those experiencing child care challenges.

**“Our greatest weakness is in giving up. The most certain way to succeed is always to try just one more time” – Thomas Edison**

## Your local Chamber of Commerce is a great source for information on business assistance, grants and loans.

Sign up for their newsletters for more information.



The **Metro South Chamber** serves nearly 1,000 member businesses of all sizes from virtually all industries in the communities of Abington, Avon, Bridgewater, Brockton, Canton, East Bridgewater, Easton, Halifax, Hanover, Hanson, Holbrook, Norwell, Randolph, Rockland, Sharon, Stoughton, West Bridgewater, and Whitman.

[www.metrosouthchamber.com](http://www.metrosouthchamber.com)



The **Plymouth Area Chamber of Commerce** serves more than 750 members across the lower south shore, including Carver, Duxbury, Halifax, Hanson, Kingston, Marshfield, Pembroke, Plymouth, and Plympton.

[www.plymouthchamber.com](http://www.plymouthchamber.com)



The **South Shore Chamber of Commerce** is comprised of 1,200 corporations, small to midsize businesses, non-profits, educational institutions, restaurants and sole proprietors.

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

## Grants:

### Brockton Business Assistance Grants

Grants of up to \$10,000 to Brockton businesses.

[More information](#)

### United Way's COVID-19 Family Support Fund

Individuals can dial 2-1-1 for comprehensive information and referrals related to the virus, including information on where they can access flexible funds through the COVID-19 Family Support Fund. [More information](#)

### Greg Hill Foundation Strong Fund

The Greg Hill Foundation has teamed up with Samuel Adams\* to provide grants to full-time restaurant workers in Massachusetts who are dependent on wages plus tips to cover basic living expenses and provide for their families.

[More information](#)

### Plymouth One Fund

The Plymouth One Fund provides Plymouth businesses with financial assistance in the form of unrestricted grants to support rent, employee salaries, and operating costs.

[More information](#)

### Other grants:

- [Amber grant for women](#)
- [Facebook Small Business Grants Program](#)
- [National Association for the Self-Employed](#)
- [Save Small Business Fund](#)