



U.S. Small Business  
Administration

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OSBDC | 409 3<sup>rd</sup> St. SW | Washington, DC 20416

October 26, 2021

Ms. Georgianna Parkin  
State Director  
Massachusetts Small Business Development Center  
University of Massachusetts  
23 Tillson Farm Road  
Amherst, MA 01003

RE: Biennial Financial Examination

Dear Ms. Parkin:

Enclosed is the financial examination report of the Massachusetts Small Business Development Center Network for the Program Year 2020 received by the Office of Small Business Development Centers on October 25, 2021. On behalf of the Office of Entrepreneurial Development we appreciate the high level of cooperation you demonstrated throughout the examination process.

Overall, Massachusetts SBDC is in compliance with the financial objectives of the SBDC Program. Based on the review there are no findings.

If you have any questions regarding the final report, please contact Rachel Newman-Karton, Program Manager at [Rachel.newman-karton@sba.gov](mailto:Rachel.newman-karton@sba.gov).

Sincerely,

Nancyellen Gentile  
Acting Associate Administrator  
Office of Small Business Development Centers

Enclosure

cc: Mr. Robert Nelson, District Director  
Mr. Oreste Varela, Project Officer  
Ms. Rachel Newman-Karton, Program Manager  
Ms. Jeanne Crepeau, Administrative Officer  
Mr. Nicholas Walker, Financial Examiner  
Grant File

# Small Business Administration

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Office of Entrepreneurial Development  
409 Third St, SW 6<sup>th</sup> Floor  
Washington DC 20416

## **Financial Examination of the Massachusetts Small Business Development Center**

*Program Year 2020*



Budget Period: October 1, 2019, to September 30, 2021

Grant Activity Period: October 1, 2019, to March 31, 2021

Date: 10/18/2021

Contract Award Number: SBAHQ-20-B-0022



October 18, 2021

To: Nancyellen Gentile,  
Deputy Associate Administrator  
Office of Small Business Development Centers

Through: Jeanne Crepeau, Administrative Officer  
Office of Entrepreneurial Development

The attached Program Year 2020 financial examination was conducted during July-October, 2021, of the Massachusetts Small Business Development Center (MA-SBDC) network, including the lead center in Amherst, and the Small Business Development Centers at Amherst, Newton, Pittsfield, and Salem. The scope of the financial examination focused on validating the adequacy of the MA-SBDC network financial management procedures to ensure compliance with financial laws, regulations, and policies of the SBDC Program.

The overall objective of the financial examination was to determine whether the MA-SBDC network had controls in place to ensure: (1) the accuracy of the reported financial management data; (2) costs incurred and claimed for reimbursement were reasonable, allowable, and allocable; (3) compliance with applicable laws and regulations, policies, operating procedures as it pertains to financial management. This was accomplished by reviewing samples of financial reporting, cash disbursements, indirect cost, program income, contract management, and other financial requirements of the SBDC Program.

Overall, MA-SBDC is in compliance with the financial objectives of the SBDC Program. Based on the review of the limited data examined, there are no findings requiring attention.

Please extend my sincere thanks to the MA-SBDC for the cooperation and courtesies they afforded the Financial Examination Unit during this examination.

A handwritten signature in cursive script, reading 'Nicholas Walker', is positioned above the typed name.

Nicholas Walker  
Financial Examiner  
Office of Entrepreneurial Development

## **Executive Summary:**

A Program Year 2020 financial examination was conducted during July-October, 2021, of the Massachusetts Small Business Development Center (MA-SBDC) network, including the lead center in Amherst, and the Small Business Development Centers at Amherst, Newton, Pittsfield, and Salem. The overall objectives of the Small Business Administration (SBA) financial examination process are to determine whether the MA-SBDC network has controls in place to ensure: (1) the accuracy of the reported financial and management data; (2) whether costs incurred and claimed for reimbursement were reasonable, allowable, and allocable; (3) compliance with program policies, operating procedures, applicable laws and regulations. The scope of the financial examination focused on the adequacy of the MA-SBDC network management to ensure compliance with policies, laws, and regulations of the SBDC Program. This was accomplished by reviewing MA-SBDC's compliance with the reporting, time & effort, cash disbursements, indirect cost, program income, contract management, and other financial requirements of the SBDC Program.

As of March 31, 2021, MA-SBDC reported Federal expenditures of \$1,124,080.74 for the network, which was matched with \$1,044,756.65 in cash match, \$0.00 of claimed in-kind contributions, and \$641,739.40 of waived indirect costs.

Findings: There are no findings to report

## **I. EXAMINATION PURPOSE**

The overall objective of the SBA financial examination process is to determine whether the SBDC network has controls in place to ensure: (1) the accuracy of the reported financial and management data; (2) whether costs incurred and claimed for reimbursement were reasonable, allowable, and allocable; (3) compliance with program policies, operating procedures, applicable laws and regulations.

Pursuant to 15 USC 648 § 21(k) (1) of the Small Business Act (the Act) and the Code of Federal Regulations (CFR) 13, Part 130 which require the Office of Small Business Development Centers (OSBDC) to perform a financial and programmatic examination of each SBDC network every two years.

This examination was conducted July–October, 2021, and covered the SBDC operations for Program Year 2020. Our examination focused on the financial activities of the MA–SBDC. The centers included in our review were as follows:

- Massachusetts SBDC Lead Center, Amherst, MA
- Government Sales Advisory SBDC, Amherst, MA
- Massachusetts Export Center SBDC, Newton, MA
- Berkshire Regional SBDC, Pittsfield, MA
- Northeast Regional SBDC, Salem, MA

The findings and opinions noted in this report pertain solely to the centers and samples selected. This examination does not substitute for audits required of Federal grantees under the Single Audit Act of 1984 or Office of Management and Budget (OMB) Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards. Named users of this report are the SBA, America’s Small Business Development Centers (ASBDC) Accreditation Committee, the University of Massachusetts, Amherst, and the MA–SBDC network. This report is not intended as a basis for reliance or action by any other users.

## **II. CORRECTIVE ACTIONS RESULTING FROM PREVIOUS EXAMINATION**

The last examination had no findings.

### **III. RESULTS OF CURRENT EXAMINATION**

#### **Reporting**

The examination covered a review of required financial reports, including Federal Financial Report SF-425 and Program Income Report SBA Form 2113.

No Finding - The required financial reports have been submitted on time, and all information in the reports was complete and accurate.

#### **Service Center Monitoring**

The examination included a review of service center financial monitoring reports which covered periodic reviews by the lead center for the selected service centers.

No Finding – The reports were comprehensive and covered all relevant financial areas. The lead center is sufficiently monitoring financial activities of the MA-SBDC network.

#### **Time & Effort**

The examination included a review of time and effort for employees at the lead center and selected service centers. The review included samples of timesheets and certifications for employees working on the SBDC program.

No Finding – Time and effort for employees of the MA-SBDC network appeared to be reported, tracked, and certified correctly.

#### **Cash Disbursements (Federal and Matching)**

The examination included a review of transaction activity from the lead center and service center general ledger accounts. Invoices and support documentation, together with sample expenditures for personnel salaries and direct operating costs were used.

The Federal Financial Report, SF-425, was supported by a crosswalk spreadsheet maintained by the lead center. The lead center reported Federal expenditures of \$1,124,080.74 for the network, which was matched with \$1,044,756.65 in cash match.

The examination included a test of 34 transactions.

- 7 transactions at the Lead Center
- 10 transactions at the Berkshire Regional Center

- 1 transaction at the Massachusetts Export Center
- 6 transactions at the Government Sales Advisory Center
- 10 transactions at the Northeast Regional Center

No Finding – Ledgers properly support all transactions. All tested transactions were determined to be allowable expenses.

### **Indirect Costs**

The examiner reviewed all indirect cost agreements for the MA-SBDC network. The MA-SBDC reported a total of \$641,739.41 for Indirect Costs. A detailed breakout of indirect costs shows that as of 3/31/2021, the amount reimbursed by Federal funds for the period totaled \$0.00 with \$641,739.41 reported as waived indirect non-cash matching costs.

No Finding – The examiner’s review of Indirect Cost agreements for the MA-SBDC network found that Indirect Costs appeared to be calculated correctly and in accordance with documented agreements.

### **In-Kind Match**

The examination included a review of in-kind matching funds. The MA-SBDC network reported \$0.00 of In-Kind Match contributions for the period October 1, 2019 – March 31, 2021.

No Finding – The MA-SBDC network did not claim any in-kind contributions as matching funds.

### **Program Income**

The examination included a review of program income activity for the network. SBA form 2113 (Program Income Report) and program income ledgers were reviewed. The examiner also tested the ending program income balance to ensure that it is within the acceptable limit.

The MA-SBDC network reported the following program income for the period from October 1, 2019 to March 31, 2021.

Network opening balance	\$ 294,923.83
Revenue	\$ 57,125.00
Expenses	\$ 108,115.70
Closing balance	\$ 243,933.13

A review of the Program Income ending balance shows that the MA-SBDC is within the policy that requires SBDCs to expend any Program Income exceeding 25% of their total budget. This was tested by the examiner and determined to be within the limits established in the Program Announcement and Notice of Award. The MA-SBDC is in compliance with this requirement.

No Finding – Program Income activity from the network was reported on SBA Form 2113 and further supported by the lead center’s internal schedule or spreadsheet of network Program Income. The examination included a review of selected transactions with no discrepancies.

### **Contract Management**

The financial examiner reviewed the SBDC’s policies and procedures to ensure compliance with **OMB Memo M-18-18: Micro-Purchase and Simplified Thresholds for Financial Assistance**. In 2018, the threshold for micro-purchases under federal financial assistance awards was raised from \$3,500 to \$10,000. In general, the MA-SBDC’s host institution has written procedures that addressed reasonableness, allowability and allocability of cost, and has policies for micro-purchases.

No Finding – The MA-SBDC network is in compliance with OMB memo M-18-18. Policies are in place for contracts with an amount greater than \$10,000 to go through a competitive bidding process, with at least three quotes obtained, and a search conducted of contracted parties to ensure they are in good standing and not disbarred from federal government contracting.



Massachusetts Small Business Development Center  
SBAHQ-20-B-0022

## RESULTS OF CURRENT EXAMINATION

Results of our Examination of Cost Claimed on the Federal Financial Report (SF-425)  
for the Period 10/1/2019 thru 3/31/2021

	Item Number	Item Description	Claimed	Examiner Adjustment	Adjusted Amount	Ref Page
<b>Federal Cash:</b>						
	10a	Cash Receipts	\$1,276,997.33	\$0.00	\$1,276,997.33	
	10b	Cash Disbursements	\$1,124,080.74	\$0.00	\$1,124,080.74	
	10c	Cash on Hand (a minus b)	\$152,916.59	\$0.00	\$152,916.59	
<b>Federal Expenditures and Unobligated Balance:</b>						
	10d	Total Federal Funds Authorized	\$2,004,917.00	\$0.00	\$2,004,917.00	
	10e	Federal Share of Expenditures	\$1,124,080.74	\$0.00	\$1,124,080.74	
	10f	Federal Share of Unliquidated Obligations	\$0.00	\$0.00	\$0.00	
	10g	Total Federal Share (sum of lines e and f)	\$1,124,080.74	\$0.00	\$1,124,080.74	
	10h	Unobligated Balance of Federal Funds (line d minus g)	\$880,836.26	\$0.00	\$880,836.26	
<b>Recipient Share:</b>						
	10i	Total Recipient Share Required	\$1,124,080.74	\$0.00	\$1,124,080.74	
	10j	Recipient Share of Expenditures	\$1,686,496.04	\$0.00	\$1,686,496.04	
	10k	Remaining Recipient Share to be Provided ( line i minus j)	(\$562,415.30)	\$0.00	(\$562,415.30)	
<b>Program Income:</b>						
	10l	Total Federal Program Income Earned	\$0.00	\$0.00	\$0.00	
	10m	Program Income Expended in Accordance with the Deduction Alternative	\$0.00	\$0.00	\$0.00	
	10n	Program Income Expended in Accordance with the Addition Alternative	\$0.00	\$0.00	\$0.00	
	10o	Unexpended Program Income (line l minus line m or line n)	\$0.00	\$0.00	\$0.00	

## **SUMMARY OF RESULTS**

Based on the limited testing of the data available from the lead center and the selected service centers, it was determined that the MA-SBDC network:

1. Is in compliance with reporting requirements;
2. Is in compliance with monitoring the financial activities of service centers;
3. Is in compliance with time & effort reporting;
4. Is in compliance with monitoring of cash disbursement requirements;
5. Is in compliance with indirect cost requirements;
6. Is in compliance with in-kind match requirements;
7. Is in compliance with program income requirements;
8. Is in compliance with contract management requirements.

## **SBDC Lead and Service Center Monitoring Review**

<b>Current Program Year (CY/FY):</b>	<b>21/22</b>
<b>SBDC Network Name:</b>	<b>Massachusetts SBDC</b>
<b>Host Institution:</b>	<b>Anne Massey, Dean of Isenberg School of Management</b>
<b>Host POC Name &amp; Title:</b>	<b>Georgianna Parkin</b>
<b>State/Regional Director Name &amp; Title:</b>	<b>State Director</b>
<b>Tenure in Position:</b>	<b>Over 21 years</b>
<b>Date of On-Site Review:</b>	<b>27 Apr 22</b>

### **A. General Requirements**

1. Verify that the Lead Center has copies of annual, signed Conflict of Interest Statements for all employees, contractors, and volunteers. Note discrepancies:

Yes	No
X	

2. Verify that the Lead Center provides a copy of the Cooperative Agreement, including all terms and conditions and an approved annual budget to each Service Center. Note method:

Yes	No	N/A
X		

3. Does the Lead Center have operating standards in place for its Service Center recipients/subcontracts:

Yes	No
X	

- How does the Lead Center make its policies and procedures available to its SBDC Network? Yes and Salem & Clark receive subcontract with policies and procedures

- When was it last updated? [Feb 2021](#)

4. Has the Lead Center sought and received prior approval from the SBA for any added or closed Service Centers (including satellites) listed in the Cooperative Agreement:

Yes	No	N/A
		X

5. For networks with a new Lead Center director (i.e. state/regional director) since the most recent cooperative agreement was signed, did the recipient followed the prior approval process as described in the Notice of Award:

Yes	No	N/A
		X

6. Complete the table below for any new Key Personnel in the network since the most recent proposal submission.

Name	Title	Organization	Phone	Email address	Date SBA Notified
N/A					

7. Does the Lead Center use the SBA's logo and acknowledgement of support statement (publications, website, etc.) in accordance with the Notice of Award: [Op Memo pg-10-13](#)

Yes	No
X	

8. Complete the table below for the most recent reporting deadlines for the Lead Center. Refer to the applicable Notice of Award for due dates and documentation requirements. Include under "Project" any open Core awards (Core awards may operate for up to 24 months).

Project Name	Award Year	Type of Report Due (financial, performance, both)	Reporting Due Date	Date Report Received
Semi-annual	FY22	Both	30 Apr 21	25 Apr 22
annual	FY21	Both	29 Dec 21	14 Dec 21

## **B. Performance Requirements**

1. Complete the table below with data from the cooperative agreement (goals) and the partner MIS tool (actuals). Calculate the progress on goals for the SBDC network for the most recently completed federal fiscal year (FY21) (October 1 – September 30)\*:

<b>Milestones</b>	<b>Goal</b>	<b>Actual</b>	<b>Percent</b>
<i>Unique Clients Served</i>	4,479	5,719	128%
<i>Jobs Supported</i>	16,158	29,734	184%
<i>New Business Starts</i>	293	250/349*	85%/119%
<i>Capital Infusion</i>	\$104,651,043	\$105,403,508	101%

\*Regardless of the period of performance for the award

\*New Business Starts in EDMIS Next Gen submitted to SBA: 349

\*New Business Starts in Center IC: 250

The Center is looking into the discrepancy for business starts between the two systems; SBA guidance requires data from EDMIS-NG, which is in **Green**.

Please explain (as applicable):

a) What practices or factors led to successful goal attainment:

There was a focus by all centers to follow-up with clients regarding business starts. Several centers had a far better year in exceeding their capital infusion goals. The capital infusion reached for the core has been the highest in the programs history. The pandemic programs supported by the Network and their aggressive outreach to assist businesses in need. Many staff have participated on more zoom webinars. (increased marketing)

b) What factors may have impeded goal attainment:

N/A

2. Complete the table below in the same manner for the current FY22 (October1 – March 31) year-to-date results for the network.

<b>Milestones</b>	<b>Goal</b>	<b>Actuals</b>	<b>Percent</b>
<i>Unique Clients Served</i>	5,269	3,202	61%
<i>Jobs Supported</i>	16,966	19,731	116%
<i>New Business Starts</i>	308	91/119*	30%/38%
<i>Capital Infusion</i>	\$110,691,434	\$102,566,049	93%

\*See explanation above on discrepancy

\*New Business Starts in EDMIS Next Gen submitted to SBA: 119

\*New Business Starts in Center IC: 91

3. Does the Lead Center require its Service Centers to use a common client affidavit or a similar means to obtain a client's verification of reportable program outcomes:

Yes	No
X	

4. Complete the table below by using Lead Center data to identify the SBDC Network's five clients which received the most capital infusion (CI) in the previous federal fiscal year.

Service center	Client #	CI Amount	Hours (Prep & Consulting)	Client Attribution (Y/N)	Detailed Records (Y/N)
Govt Sales	180000793	\$20,000,000	60.91	YES	YES
Southeast	110060278	\$15,866,710	153.02	YES	YES
Central	90059745	\$12,000,000	39.45	YES	YES
Northeast	80063582	\$4,800,000	44.20	YES	YES
Central	90060028	\$3,855,000	10.00	YES	YES

### C. Lead Center Oversight Procedures and Results

Please review with the Lead Center their written policies and procedures for their oversight of the service centers and answer the questions below.

1. Does the Lead Center have a written policy detailing its service center oversight requirements and procedures? If "no", please explain:

Yes	No
X	

2. If yes, how does the policy address the following questions:

- a. When or how frequently are reviews conducted:

Financial reports are completed for compliance after submission of the final invoice for each fiscal year before the final invoices are paid and the files closed for the two subcontractors. Salaries budgeted compared to expended by position are verified, program income, effort of staff and compliance with other areas per the checklist. All other expenses run through the lead office and overseen by the state director, finance and personnel manager.

- b. Who conducts financial and/or compliance reviews:

Program compliance reviews are documented for all centers on the program compliance checklist, completed after close out of each federal fiscal year. Weekly staff receive a score card so they know where they stand as far as goal attainment; each center is required to submit semiannual reports to the lead office to use in the statewide reports as well as weekly reports

The PIMs manager feeds info to the State Director for all program compliance checkpoints. The finance and personnel manager feeds data to the State Director

regarding finance compliance, the web manger feeds info and monitors marketing logo compliance and feeds info the State Director. All of the data is used by the state director to complete both the program and fiscal compliance reviews.

c. How are the results of a review communicated and to whom:

To regional center directors for distribution to their staff, Center Directors share with Deans.

3. Please complete the schedule below with a listing of all network service centers regarding their most recent Lead Center review. If a Lead Center conducts separate financial and programmatic reviews, then please indicate this under “type” and include an entry for the most recent occurrence of each type for each center. (Add lines as needed.)

<b><i>Service Center Name</i></b>	<b><i>Type of Review</i></b>	<b><i>Date</i></b>
Berkshire	Program	Oct 2021
WMass	Program	Oct 2021
Clark	Financial/Program	Mar 2022
Salem	Financial/Program	Jun 2021
South East	Program	Oct 2021
Gov't Sales (PTAC)	Program	Oct 2021
Export	Program	Oct 2021
Berkshire	Program	Oct 2021
WMass	Program	Oct 2021

4. Please select the most recent Lead Center programmatic oversight reports for 5 service centers, whichever is fewer, and review for thoroughness, completeness, and

consistency with the Lead Center procedures. Identify the service center, report date, and include your comments/observations in the table below.

Item	Service Center	Report Date	Comments
1.	Central	Jan/Mar 22	No issues
2.	North East	Jan/Mar 22	No issues
3.	Gov't Sales	Jan/Mar 22	No issues
4.	South East	Jan/Mar 22	No issues
5.	Export Center	Jan/Mar 22	No issues

#### **D. Service Delivery and Collaboration**

Please provide detailed responses to the questions below.

- Describe how the SBDC Network collaborates with other federal, state, or local businesses assistance programs to serve small businesses (e.g. MEP, PTAC, USEAC, U.S. PTO, etc.):

The Lead Center partners with a number of organizations so numerous and varied there are too many to list but here are a few; Greater New England Minority Supplier Development Council, Mass MEP, MA Department of Business Development, Mass Development, Massachusetts Growth Capital, chambers of commerce, Economic Development Council of Western Mass, various CDCs, Mass Economic Development Council, United States Patent and Trademark Office, Latin American Business Owners Association, Valley Venture Mentors, Worcester Business Resource Alliance, Schumacher Center, Foundation for Business Equity, Community Colleges, STEP program, Dept of Civil Engineering UMASS (manufacturing in beverage industry), and others. The Network is very collaborative. Additionally, the MSBDC currently has 42 outreach locations. More programming scheduled for Mt. Ida location

- Describe how the SBDC Network collaborates with:
  - The District Office, (e.g. Small Business Week, lender roundtables, Boots 2 Business, etc.):

The Lead Center has an outstanding relationship with the DO. They plan, initiate and/or participate in various events across the state. This past year has been focused on pandemic relief efforts. All centers have conducted many Disaster Recovery Webinars with the DO and all Resource partners. Staff also participate in numerous other trainings around exporting, government contacting etc.

The MSBDC participates in the DD's monthly all partner monthly meeting/call (First Tuesday of each month) to share updates and to explore collaborative opportunities. Regional Directors participate and share information as schedules



allow. This meeting call is also joined by SCORE District Director, SCORE Chapter Chairs, CWE and VBOC Program Directors.

The MSBDC has traditionally been a very big promoter of the SBA's small business week event and our awards and in the past, the majority of nominations come from MSBDC networks and the nominees are MSBDC clients.

The MSBDC has participated in several high profile webinars organized by the MA SBA in its "Coast to Coast" series. The MSBDC's SBIR Specialist was a key participant and great information was shared to this wide audience. These creative events showcase not only SBA programs to wide audiences but also helps to spread the message about the services provided by the MSBDC and the metrics achieved.

The MSBDC government sales area is working with the MA SBA on a hybrid (in person and virtual) matchmaker in which Senator Elizabeth Warren was a featured guest and speaker. The MSBDC has assisted the MA SBA with these events in the past. Given the senator's participation, this was a high profile opportunity to showcase programs and services and to encourage small businesses to explore doing business with the federal government.

**b. SBA resource partners (e.g. WBC, SCORE, VBOCs, SBIC):**

The Lead Center collaborates with all SBA resource collaborates (CWE, SCORE and VBOC) on various programs. With the onset of the Covid pandemic, one of the positive effects is that the Centers have collaborated on an even greater level than before since all events are webinar based. Export Center has worked closely with CWE on several events.

**c. Special Emphasis areas: (e.g. intellectual property training, cybersecurity training, rural business assistance, disaster loan assistance, HBCUs, etc.)**

The Gateway Cities program has a similar "landscape" as opportunity zones. The Network was engaged with providing services and generating impact to the 26 Massachusetts Gateway Cities—defined as midsize urban centers anchoring regional economic activities. Many of these communities face social and economic challenges and have been underutilized for development. An example is the City of New Bedford as a former whaling capital. There have been numerous trainings with the Us Patent and Trade office as well as some initial cyber security trainings which will be increased during the current and next fiscal year given a great need by clients as they realign. Clark SBDC's, Rob DeMastro, provided cybersecurity training to SBDC advisors. All centers have provided extensive COVID disaster assistance. Export Center, Paula Murphy, has been collaborating with ASBDC on international trade.

- Describe whether and how the range and volume of counseling and training provided by the SBDC Network meet the needs of the area business community:

The needs of the business community have been almost entirely focused on pandemic relief and recovery. That said the Network continues to offer and have good participation in Business Basics (How to start a business) webinars and webinars on various topics such as; Women owned certification, online marketing, federal & state certifications, business plan basics, business reopening, what businesses are doing to realign and reorganize. There is a comprehensive listing in the final semiannual report.

- Describe whether and how the network has adjusted its services to meet any significant changes in the economy or in a particular business market within the Service Area:

See above.

## **E. District Office Outlook and Summary**

1. What does the District Office view as the successes/best practices of this SBDC Network?

Communication between the State Director and DO is outstanding. Additionally, all centers communicate well with the SBA team. The network integrates several programs under the Lead/State office, such as PTAC, Export, government sales program including SBIR and STTR assistance, and Regional SBDC offices. They have very collaborative efforts/relationships (pandemic relief (PPP, EIDL, SVOG, RRF etc.), lender relationships, export outreach group, Emerging Leaders, etc.) with various State agencies. They have a reputation of having highly knowledgeable, enthusiastic and efficient counselors who are creative in their delivery of services. Most staff have been part of the organization for many years yet still are very passionate with strong commitment to clients.

Significant capital infusion metrics are being achieved through efforts with the innovation focused small businesses and SBIR program funding – grants and contracts. This is going to be expanded with additional MSBDC staff getting more involved with this aspect of technical assistance.

2. What does the District view as the challenges of this SBDC Network?

The #1 challenge for the SBDC network is finding a State Director to replace Ms. Georgianna Parkin. Her knowledge, experience and Outstanding Leadership are without parallel. To ensure continued success and create a road map to hit new heights the following would need to be addressed. Securing new talented staff to replace out-going personnel are a continuing challenge (WMass & Boston Directors; NE Senior Advisor are

all in various stages of hiring). A press event/forum once the Boston Center is staffed would be highly encouraged. A published leadership succession plan (to SBA) would be helpful moving forward. Confirmation of Advisory Board members and a meeting conducted with the Interim Director is a priority.

3. Provide a numbered list of required or recommended corrective actions below with references to the applicable checklist items:

The resolution of the EDMIS and Center IC business start discrepancy, item B1.

4. Is there guidance, follow-up, or other assistance that OSBDC can provide to the District Office or to the SBDC Lead Center?

None

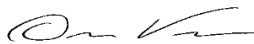
**F. COMMENTS**

Please provide any additional comments/recommendations that may ensure a better SBA/SBDC working partnership, improved collaboration, and/or enhanced assistance available for small businesses in this area.

The DD and SBA team look forward to a close relationship with the Interim Director and permanent director.

**G. CERTIFICATION**

I certify that the responses and information provided on this review are true to the best of my knowledge.



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**SBA Project Officer**

**28 Apr 22**

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**Date**

**MASSACHUSETTS SMALL BUSINESS DEVELOPMENT CENTER**  
**State FY22 CORE and CARES ACT Achievements**  
**July 1, 2021 - June 30, 2022**

FISCAL YEAR 2022	UNIQUE CLIENTS COUNSELED			HOURS COUNSELED			TRAINING EVENTS			TRAINING ATTENDEES		
CENTER	ACHIEVED	PROJECTED DELIVERABLES	% ACHIEVED	ACHIEVED	PROJECTED DELIVERABLES	% ACHIEVED	ACHIEVED	PROJECTED DELIVERABLES	% ACHIEVED	ACHIEVED	PROJECTED DELIVERABLES	% ACHIEVED
BERKSHIRE REGIONAL OFFICE	226	275	82%	1,254	1,040	121%	9	10	90%	119	110	108%
BOSTON REGIONAL OFFICE		100	0%		820	0%		10	0%		100	0%
CENTRAL REGIONAL OFFICE Clark University	516	600	86%	2,355	3,790	62%	31	25	124%	490	500	98%
GOVERNMENT SALES	245	184	133%	1,052	1,250	84%	3	3	100%	86	45	191%
MASS EXPORT CENTER	134	100	134%	1,360	2,000	68%	18	15	120%	1,838	500	368%
NORTHEAST REGIONAL OFFICE Salem State University	1,083	500	217%	2,455	2,500	98%	32	19	168%	787	500	157%
SOUTHEAST REGIONAL OFFICE	793	525	151%	2,927	2,400	122%	18	12	150%	514	275	187%
STATE OFFICE							2			7		
WESTERN REGIONAL OFFICE	390	505	77%	1,469	2,400	61%	27	20	135%	470	450	104%
UNALLOCATED GOALS												
TOTAL	3,387	2,789	121%	12,872	16,200	79%	140	114	123%	4,311	2,480	174%

FISCAL YEAR 2022	CAPITAL FORMATION			NEW BUSINESS STARTS			UNIQUE CLIENTS SERVED			JOB SUPPORTED		
CENTER	ACHIEVED	PROJECTED DELIVERABLES	% ACHIEVED	ACHIEVED	PROJECTED DELIVERABLES	% ACHIEVED	ACHIEVED	PROJECTED DELIVERABLES	% ACHIEVED	ACHIEVED	PROJECTED DELIVERABLES	% ACHIEVED
BERKSHIRE REGIONAL OFFICE	\$9,959,044	5,855,580	170%	34	31	110%	302	390	77%	418		
BOSTON REGIONAL OFFICE												
CENTRAL REGIONAL OFFICE Clark University	\$15,171,965	16,166,166	94%	26	83	31%	787	900	87%	810		
GOVERNMENT SALES	\$85,958,083	5,760,424	1492%	1			259	200	130%	2,026		
MASS EXPORT CENTER	\$1,379,407	1,320,000	105%	1			940	624	151%	13,523		
NORTHEAST REGIONAL OFFICE Salem State University	\$42,652,831	10,103,597	422%	86	63	137%	1,420	800	178%	4,113		
SOUTHEAST REGIONAL OFFICE	\$18,871,438	9,847,455	192%	66	63	105%	1,099	760	145%	2,284		
STATE OFFICE							8			1		
WESTERN REGIONAL OFFICE	\$3,581,472	9,617,321	37%	13	53	25%	683	805	85%	751		
UNALLOCATED GOALS		45,980,500										
TOTAL	\$177,574,240	104,651,043	170%	227	293	77%	5,498	4,479	123%	23,926	16,158	148%

**MASSACHUSETTS SMALL BUSINESS DEVELOPMENT CENTER NETWORK**  
**State FY2022**  
**Core and Cares Act Clients Counseled Loan Chart Report**  
**July 1, 2021 - June 30, 2022**

CENTER	NON-SBA LOANS						SBA SECURED LOANS						EQUITY FINANCING						TOTAL FINANCING					TOTAL BUSINESS STARTS
	\$\$\$\$	# DEALS	# CLI-ENTS				\$\$\$\$	# DEALS	# CLI-ENTS				\$\$\$\$	# DEALS	# CLI-ENTS				\$\$\$\$	# DEALS	# CLI-ENTS	JOBS CRE	JOBS RET	
WESTERN REGION	\$ 1,001,000	10	9				\$ 1,704,472	19	15				\$ 876,000						\$ 3,581,472	47	39	24	176	13
NORTHEAST REGION							\$ 11,553,769	34	32				\$ 31,099,062						\$ 42,652,831	156	126	161	1,869	69
CENTRAL REGION	\$ 12,188,092	4	4				\$ 2,179,975	7	5				\$ 803,898						\$ 15,171,965	23	18	40	115	15
SOUTHEAST REGION	\$ 4,912,205	10	8				\$ 8,613,080	32	21				\$ 5,346,153						\$ 18,871,438	100	75	120	262	40
BERKSHIRE REGION	\$ 2,357,522	16	14				\$ 790,900	10	9				\$ 6,810,622						\$ 9,959,044	45	32	108	78	20
MASS EXPORT CENTER													\$ 1,379,407						\$ 1,379,407	34	27	1	1,070	1
GOVERNMENT SALES													\$ 85,958,083						\$ 85,958,083	20	16	3	47	1
STATEWIDE TOTAL	\$ 20,458,819	40	35				\$ 24,842,196	102	82				\$ 132,273,225						\$ 177,574,240	425	329	457	3,617	159

CENTER	WOMEN CLIENTS						MINORITY CLIENTS						VETERANS						CLIENTS WITH DISABILITY					
	\$\$\$\$	# DEALS	# CLI- ENTS	JOBS CRE	JOBS RET	BIZ STARTS	\$\$\$\$	# DEALS	# CLI- ENTS	JOBS CRE	JOBS RET	BIZ STARTS	\$\$\$\$	# DEALS	# CLI- ENTS	JOBS CRE	JOBS RET	BIZ STARTS	\$\$\$\$	# DEALS	# CLI- ENTS	JOBS CRE	JOBS RET	BIZ STARTS
WESTERN REGION	\$ 954,872	22	20	16	110	8	\$ 1,118,000	13	10	14	16	5	\$ 1,042,000	11	6		19		\$ 135,000	2	2		5	
NORTHEAST REGION	\$ 9,935,890	84	73	121	216	55	\$ 445,545	39	37	27	62	26	\$ 99,565	7	5	5	12	4	\$ 376,581	9	9	5	12	5
CENTRAL REGION	\$ 2,028,215	23	20	38	64	18	\$ 22,250	7	7	7		7	\$ 170,000	3	2	7		2	\$ 497,000	5	3	9	1	2
SOUTHEAST REGION	\$ 7,329,177	70	58	89	120	40	\$ 4,936,785	32	27	59	55	20	\$ 1,501,000	5	5	8	22	3	\$ 560,500	4	4	6	11	2
BERKSHIRE REGION	\$ 3,796,791	26	20	89	21	17	\$ 1,147,000	8	6	20	2	6							\$ 480,000	2	1	2	2	1
MASS EXPORT CENTER	\$ 95,600	3	3		67		\$ 111,569	6	5		138		\$ 113,613	3	3		203							
GOVERNMENT SALES	\$ 3,946,202	4	3		9		\$ 9,255,882	5	5		19													
STATEWIDE TOTAL	\$ 28,086,747	232	196	353	607	138	\$ 17,037,031	110	97	127	292	64	\$ 2,926,178	29	21	20	256	9	\$ 2,049,081	22	19	22	31	10

**State FY22 Core and Cares Act Women Clients Counseled Report**  
**July 1, 2021 - June 30, 2022**

Center	Client	Contact and Prep Hours	Started Business	Capital Formation
60 Western Mass	113	461	8	\$954,872
80 North Shore	412	1,079	54	\$9,935,370
90 Central Mass	161	939	18	\$2,028,215
110 SE Mass	249	1,118	41	\$6,269,797
150 Berkshire Reg	68	515	17	\$3,796,791
170 International	23	160		\$95,600
180 Govt Sales Adv	71	359		\$5,006,102
<b>Grand Total</b>	<b>1,097</b>	<b>4,630</b>	<b>138</b>	<b>\$28,086,747</b>

**State FY22 Core and Cares Act Minority Clients Counseled Report**  
**July 1, 2021 - June 30, 2022**

<b>Center</b>	<b>Client</b>	<b>Contact and Prep Hours</b>	<b>Started Business</b>	<b>Capital Formation</b>
60 Western Mass	168	648	5	\$1,118,000
80 North Shore	431	1,023	25	\$445,025
90 Central Mass	188	954	7	\$22,250
110 SE Mass	279	824	21	\$4,937,305
150 Berkshire Reg	40	196	6	\$1,147,000
170 International	48	451		\$111,569
180 Govt Sales Adv	77	299		\$9,255,882
<b>Grand Total</b>	<b>1,231</b>	<b>4,395</b>	<b>64</b>	<b>\$17,037,031</b>

**MASSACHUSETTS SMALL BUSINESS DEVELOPMENT CENTER**  
**State FY2022**  
**Core and Cares Act Clients Counseled in Gateway Cities**  
**July 1, 2021 - June 30, 2022**

City	Client	Contact and Prep Hours	Jobs Created	Jobs Retained	Started Business	Capital Formation
ATTLEBORO	18	43	6	1	2	\$630,000
BARNSTABLE	2	16				
BROCKTON	37	75	5	34	4	\$13,320
CHELSEA	12	49	1	2	1	\$2,025
CHICOPEE	17	65		4		\$80,000
EVERETT	11	17		1		\$2,000
FALL RIVER	61	235	11	57	7	\$2,604,202
FITCHBURG	21	113	1	49	1	\$57,334
HAVERHILL	20	37	1		1	\$520
HOLYOKE	20	67		22		\$736,553
LAWRENCE	38	64	3		3	\$1,315
LEOMINSTER	20	111	6		1	\$30,000
LOWELL	28	66	4	24	4	\$661,674
LYNN	49	117	4	21	4	\$809,041
MALDEN	21	44	1		1	\$0
METHUEN	18	57	1		1	\$520
NEW BEDFORD	61	236	5	13	5	\$928,850
PEABODY	42	119	5	11	5	\$514,835
PITTSFIELD	85	389	46	225	15	\$7,590,049
QUINCY	34	92	8	64	1	\$1,938,708
REVERE	15	117				
SALEM	87	223	29	28	11	\$2,597,001
SPRINGFIELD	94	347	12	114	4	\$1,833,472
TAUNTON	22	54	8		3	\$151,000
WESTFIELD	21	58	4	1	3	\$306,500
WORCESTER	147	719	7	69	4	\$1,137,000
<b>Grand Total</b>	<b>1,001</b>	<b>3,532</b>	<b>168</b>	<b>740</b>	<b>81</b>	<b>\$22,625,919</b>



**MASSACHUSETTS SMALL BUSINESS DEVELOPMENT CENTER**

**State FY2022**

**Core and Cares Act Clients Counseled by Area of Counseling by City and Town**

**July 1, 2021 - June 30, 2022**

City	Area of Counseling Main Group	Client	Contact and Prep Hours	Jobs Created	Jobs Retained	Started Business	Capital Formation
ABINGTON		2	3				
	Business Startup & Acquisition	1	1				
	Sources of Capital	1	2				
ACTON		8	24	1		1	\$0
	Business Startup & Acquisition	3	4	1		1	\$0
	Financial Analysis & Cost Control	1	2				
	Government Procurement	3	9				
	International Trade	1	6				
	Personnel/Human Resources	1	1				
	Strategic Plan. / Facilitation	1	2				
ACUSHNET		4	13				
	Business Startup & Acquisition	3	9				
	Sources of Capital	2	4				
ADAMS		7	51	1	2	1	\$71,162
	Business Startup & Acquisition	5	20	1		1	\$0
	COVID-19	2	7				
	Financial Analysis & Cost Control	1	1				
	Marketing & Sales	3	12				
	Personnel/Human Resources	1	5				
	Sources of Capital	2	6		2		\$71,162
AGAWAM		7	36				
	Business Liquidation	1	4				
	Business Startup & Acquisition	4	21				
	Financial Analysis & Cost Control	1	2				
	Loan Package Development	1	2				
	Marketing & Sales	2	2				
	Sources of Capital	1	6				
ALFORD		1	2				
	Business Startup & Acquisition	1	2				
ALLSTON		12	34		96		\$337,599
	Business Startup & Acquisition	3	5				
	COVID-19	2	5				
	International Trade	2	9		90		\$71,600
	Personnel/Human Resources	1	1				
	SBIR / STTR	5	13		5		\$199,999
	Sources of Capital	1	2		1		\$66,000
AMESBURY		11	16				
	Business Startup & Acquisition	8	10				
	COVID-19	2	1				
	Financial Analysis & Cost Control	1	1				
	International Trade	1	2				
	Marketing & Sales	1	1				
	Sources of Capital	1	1				
AMHERST		22	119	1		1	\$1,000
	Business Liquidation	1	2				
	Business Startup & Acquisition	15	43				
	COVID-19	2	2				
	Government Procurement	1	2				
	International Trade	1	3				
	Marketing & Sales	5	63	1		1	\$1,000
	Mgmt / Oper. Analysis	1	1				
	Personnel/Human Resources	1	2				
	Sources of Capital	1	2				
ANDOVER		13	43	4	14	4	\$43,372
	Accounting & Records	1	1				
	Business Startup & Acquisition	11	35	4		4	\$520
	COVID-19	2	4				
	International Trade	2	1		12		\$26,002
	Marketing & Sales	1					
	Sources of Capital	1	2		2		\$16,850
ARLINGTON		16	32		20		\$727,330
	Business Liquidation	1	1				

City	Area of Counseling Main Group	Client	Contact and Prep Hours	Jobs Created	Jobs Retained	Started Business	Capital Formation
ASHBURNHAM	Business Startup & Acquisition	11	21				
	COVID-19	2	4		20		\$727,330
	Marketing & Sales	1	1				
	SBIR / STTR	2	5				
	Sources of Capital	1	1				
ASHBY	Business Startup & Acquisition	1	1				
	Financial Analysis & Cost Control	1	3				
ASHFIELD	Financial Analysis & Cost Control	1	3				
	Sources of Capital	1	7				
ASHLAND	Sources of Capital	1	7				
	Business Startup & Acquisition	10	64	1		1	\$4,000
	Business Startup & Acquisition	8	16	1		1	\$4,000
	Marketing & Sales	3	16				
	SBIR / STTR	1	17				
	Sources of Capital	1	4				
	Strategic Plan. / Facilitation	1	11				
ASHLEY FALLS	Technology	1	2				
	Business Startup & Acquisition	1	2				
ASSONET	Business Startup & Acquisition	1	2				
	Marketing & Sales	1	2				
ATHOL	Marketing & Sales	1	2				
	Business Startup & Acquisition	1	5				
ATTLEBORO	Business Startup & Acquisition	1	5				
	Business Startup & Acquisition	18	43	6	1	2	\$630,000
	Accounting & Records	1	1				
	Business Startup & Acquisition	10	19	1		1	\$0
	COVID-19	2	5				
	Financial Analysis & Cost Control	1	2				
	Loan Package Development	1	1	5		1	\$360,000
	Marketing & Sales	4	5				
	SBIR / STTR	1	1				
	Sources of Capital	2	8		1		\$270,000
	Strategic Needs Assessment	1	2				
	Business Startup & Acquisition	1	1				
ATTLEBORO FALLS	Business Startup & Acquisition	1	1				
	COVID-19	1	1				
AUBURN	Business Startup & Acquisition	16	79				
	Business Startup & Acquisition	9	32				
	Government Procurement	4	27				
	Marketing & Sales	2	12				
	Personnel/Human Resources	1	2				
	Sources of Capital	1	1				
	Strategic Plan. / Facilitation	2	6				
AUBURNDALE	Strategic Plan. / Facilitation	1	1				
	SBIR / STTR	1	1				
AUSTIN	SBIR / STTR	1	1				
	Business Startup & Acquisition	1	3				
AVON	Business Startup & Acquisition	1	3				
	Sources of Capital	3	11				
	Business Startup & Acquisition	2	3				
	Sources of Capital	1	8				
AYER	Sources of Capital	2	4				
	Government Procurement	1	4				
BARNSTABLE	International Trade	1	4				
	International Trade	2	16				
	Financial Analysis & Cost Control	1	1				
	Inventory Control	1	1				
	Marketing & Sales	2	7				
	Personnel/Human Resources	1	5				
	Sources of Capital	1	3				
BARRE	Sources of Capital	3	11				
	Business Startup & Acquisition	2	6				
	Business Startup & Acquisition	1	3				
	Sources of Capital	1	3				
BARRINGTON	Sources of Capital	1	3				
	Business Startup & Acquisition	1	2				
BECKET	Business Startup & Acquisition	1	2				
	Business Startup & Acquisition	2	4				
	Business Startup & Acquisition	1	2				
	COVID-19	1	2				

City	Area of Counseling Main Group	Client	Contact and Prep Hours	Jobs Created	Jobs Retained	Started Business	Capital Formation
BEDFORD		13	59				
	Accounting & Records	2	6				
	Business Startup & Acquisition	7	7				
	COVID-19	4	8				
	Government Procurement	1					
	Marketing & Sales	2	8				
	Personnel/Human Resources	1	2				
	SBIR / STTR	2	14				
	Sources of Capital	3	3				
	Strategic Plan. / Facilitation	1	13				
BELCHERTOWN		10	32	2	1	1	\$124,000
	Business Startup & Acquisition	8	25				
	COVID-19	1	3		1		\$25,000
	Financial Analysis & Cost Control	1	2				
	Marketing & Sales	1	1				
	Sources of Capital	2	1	2		1	\$99,000
BELLINGHAM		6	38				
	Accounting & Records	1	2				
	Business Startup & Acquisition	4	18				
	Government Procurement	1	3				
	Marketing & Sales	3	10				
	Sources of Capital	2	5				
BELMONT		11	30				
	Business Startup & Acquisition	6	5				
	SBIR / STTR	5	25				
BERKLEY		3	6				
	Business Startup & Acquisition	2	4				
	Strategic Plan. / Facilitation	1	2				
BERLIN		4	25	6		1	\$574,500
	Business Startup & Acquisition	4	19	6		1	\$574,500
	Computer Systems	1	6				
BERNARDSTON		2	2				
	Business Startup & Acquisition	2	2				
BEVERLY		46	109	22	55	1	\$3,525,035
	Accounting & Records	2	3				
	Bus. Plan Development	1	1				
	Business Startup & Acquisition	32	37	1		1	\$520
	COVID-19	13	25		16		\$2,185,515
	International Trade	2	3		5		\$16,000
	Marketing & Sales	5	10				
	SBIR / STTR	1	1				
	Sources of Capital	6	30	21	34		\$1,323,000
BILLERICA		6	13				
	Business Startup & Acquisition	6	11				
	COVID-19	1	2				
BLACKSTONE		1	1				
	Sources of Capital	1	1				
BOLTON		3	8				
	Business Startup & Acquisition	1	3				
	Government Procurement	1					
	Marketing & Sales	1	4				
BOSTON		156	475	6	368	6	\$12,502,820
	Accounting & Records	2	3				
	Bus. Plan Development	2	10				
	Business Liquidation	1	2				
	Business Startup & Acquisition	93	207	6		6	\$3,020
	Computer Systems	1	1				
	COVID-19	37	44		324		\$6,619,187
	Financial Analysis & Cost Control	1	1				
	International Trade	12	61		28		\$9,613
	Loan Package Development	1	2				
	Marketing & Sales	10	26				
	Personnel/Human Resources	3	2				
	SBIR / STTR	13	64		4		\$4,700,000
	Sources of Capital	17	44		12		\$1,171,000
	Strategic Needs Assessment	1	4				
	Strategic Plan. / Facilitation	2	5				
BOXBOROUGH		4	10		45		\$415,182
	Business Startup & Acquisition	1	3				

City	Area of Counseling Main Group	Client	Contact and Prep Hours	Jobs Created	Jobs Retained	Started Business	Capital Formation
BOXFORD	Government Procurement	2	7				
	International Trade	1			45		\$415,182
		2	4	1		1	\$520
BRADFORD	Business Startup & Acquisition	2	3	1		1	\$520
	COVID-19	1	1				
		1					
BRAINTREE	Business Startup & Acquisition	1					
		12	29		3		\$209,000
	Business Liquidation	1	2				
BREWSTER	Business Startup & Acquisition	10	17				
	COVID-19	3	2		3		\$209,000
	Marketing & Sales	1	5				
BRIDGEWATER	Sources of Capital	1	4				
		2	2				
	Business Startup & Acquisition	1	1				
BRIGHTON	Sources of Capital	1	1				
		6	11				
	Business Startup & Acquisition	4	6				
BROCKTON	COVID-19	1	2				
	Marketing & Sales	1	3				
		17	44	1		1	\$520
BROOKFIELD	Bus. Plan Development	1	2				
	Business Startup & Acquisition	14	25	1		1	\$520
	COVID-19	1	1				
BROOKLINE	Financial Analysis & Cost Control	1	3				
	SBIR / STTR	1	10				
	Sources of Capital	4	4				
BROOKLINE, MA		37	75	5	34	4	\$13,320
	Business Startup & Acquisition	30	54	5		4	\$2,720
	Financial Analysis & Cost Control	1	1				
BROOKLYN	Government Procurement	1	3				
	International Trade	2	1		34		\$10,600
	Marketing & Sales	4	4				
BURLINGTON	Sources of Capital	7	13				
		2	3				
	Business Startup & Acquisition	2	3				
BUZZARDS BAY		9	18	3		1	\$256,000
	Business Startup & Acquisition	4	6				
	International Trade	1	3				
BYFIELD	SBIR / STTR	4	9	3		1	\$256,000
		1	6				
	SBIR / STTR	1	6				
CAMBRIDGE		2	4	2	2	1	\$480,000
	Business Startup & Acquisition	2	2	2	2	1	\$480,000
	Marketing & Sales	1	2				
CAMBRIDGE		15	31		5		\$246,202
	Accounting & Records	1	1				
	Business Startup & Acquisition	6	8				
CAMBRIDGE	COVID-19	5	5				
	Government Procurement	2	2				
	International Trade	2	4				
CAMBRIDGE	Marketing & Sales	2	3				
	SBIR / STTR	4	6		5		\$246,202
	Sources of Capital	2	3				
CAMBRIDGE		5	9				
	Business Liquidation	1	1				
	Business Startup & Acquisition	2	3				
CAMBRIDGE	COVID-19	1	4				
	Sources of Capital	1	1				
		2	2				
CAMBRIDGE	International Trade	1	1				
	Sources of Capital	1	2				
		62	191	4	69	3	\$1,282,118
CAMBRIDGE	Accounting & Records	1	1				
	Bus. Plan Development	1	2				
	Business Liquidation	1	2				
CAMBRIDGE	Business Startup & Acquisition	19	36	4		3	\$16,000
	COVID-19	9	27		18		\$449,436
	Financial Analysis & Cost Control	1	2				

City	Area of Counseling Main Group	Client	Contact and Prep Hours	Jobs Created	Jobs Retained	Started Business	Capital Formation
CANAAN	Government Procurement	2	9				
	International Trade	5	10		41		\$10,800
	Marketing & Sales	2	2				
	SBIR / STTR	29	92		10		\$805,882
	Sources of Capital	5	9				
	Strategic Plan. / Facilitation	1	2				
CANTON		1	6				
	Business Startup & Acquisition	1	6				
		10	22	1		1	\$2,000
CARVER	Business Startup & Acquisition	7	13	1		1	\$2,000
	COVID-19	1	1				
	Marketing & Sales	2	4				
	Sources of Capital	1	2				
	Strategic Plan. / Facilitation	1	2				
		6	8	4		3	\$13,000
CATAUMET	Accounting & Records	1	2				
	Business Startup & Acquisition	4	3	2		1	\$0
	Marketing & Sales	2	4	2		2	\$13,000
		5	34				
	Bus. Plan Development	1	3				
	Business Liquidation	1	2				
CENTERVILLE	Business Startup & Acquisition	3	14				
	Financial Analysis & Cost Control	1	3				
	Marketing & Sales	1	2				
	Personnel/Human Resources	1	1				
	Sources of Capital	3	10				
		3	63	1		1	\$25,000
CENTRAL FALLS	Business Startup & Acquisition	1		1		1	\$25,000
	Marketing & Sales	2	59				
	Personnel/Human Resources	1	4				
		1	2				
	Business Startup & Acquisition	1	2				
		6	21				
CHARLESTOWN	Business Startup & Acquisition	5	10				
	COVID-19	1	3				
	International Trade	1	9				
		5	44	1		1	\$65,000
	Business Startup & Acquisition	3	13	1		1	\$65,000
	International Trade	1	23				
CHARLTON	Marketing & Sales	2	3				
	Sources of Capital	1	5				
		3	11		4		\$685,386
	Business Startup & Acquisition	1	4				
	COVID-19	1	4		4		\$685,386
	Sources of Capital	1	3				
CHELMSFORD		8	10		1		\$1,200,000
	Business Startup & Acquisition	6	8				
	Personnel/Human Resources	1	1				
	SBIR / STTR	1	1				
	Sources of Capital	1			1		\$1,200,000
		12	49	1	2	1	\$2,025
CHELSEA	Accounting & Records	1	3				
	Business Startup & Acquisition	12	41	1		1	\$25
	COVID-19	4	5				
	Financial Analysis & Cost Control	1	1				
	Sources of Capital	1			2		\$2,000
		1	1				
CHERRY VALLEY	Business Startup & Acquisition	1	1				
		4	27				
	Business Startup & Acquisition	3	26				
CHESHIRE	COVID-19	1	2				
		3	7				
	COVID-19	1	1				
CHESTNUT HILL	Marketing & Sales	1	2				
	SBIR / STTR	1	3				
		17	65		4		\$80,000
CHICOPEE	Business Startup & Acquisition	14	42				
	Loan Package Development	1	3				
	Marketing & Sales	2	5				

City	Area of Counseling Main Group	Client	Contact and Prep Hours	Jobs Created	Jobs Retained	Started Business	Capital Formation
	Sources of Capital	5	16		4		\$80,000
CLEVELAND HEIGHTS		1	2				
	Business Startup & Acquisition	1	2				
CLINTON		5	35				
	Business Startup & Acquisition	4	12				
	Marketing & Sales	1	11				
	Sources of Capital	2	9				
	Strategic Needs Assessment	1	1				
	Technology	1	2				
COHASSET		3	25				
	Bus. Plan Development	1	2				
	Business Startup & Acquisition	1	2				
	COVID-19	1	1				
	Marketing & Sales	1	5				
	Sources of Capital	3	16				
COLRAIN		2	3				
	Business Startup & Acquisition	2	3				
CONCORD		7	15				
	Business Startup & Acquisition	3	4				
	COVID-19	1	1				
	Government Procurement	2	5				
	International Trade	1	4				
	Sources of Capital	1	2				
COTUIT		1	1				
	Marketing & Sales	1	1				
DALTON		11	73	2	20	2	\$175,000
	Business Startup & Acquisition	6	20	2		2	\$40,000
	COVID-19	6	23		20		\$135,000
	Marketing & Sales	3	30				
DANVERS		17	59	2	75	2	\$1,641,035
	Business Startup & Acquisition	13	36	2		2	\$275
	COVID-19	7	12		75		\$1,640,760
	Financial Analysis & Cost Control	1	1				
	International Trade	1	5				
	Marketing & Sales	1	2				
	SBIR / STTR	1	2				
	Sources of Capital	1	2				
DARTMOUTH		4	19	6		2	\$301,000
	Business Startup & Acquisition	2	10	6		2	\$301,000
	Marketing & Sales	2	4				
	SBIR / STTR	1	5				
DEDHAM		5	22				
	Accounting & Records	1	1				
	Business Startup & Acquisition	2	4				
	COVID-19	1	1				
	Sources of Capital	2	17				
DENNIS		2	2				
	Business Startup & Acquisition	1	1				
	Strategic Needs Assessment	1	1				
DEVENS		2	3				
	Business Startup & Acquisition	1	1				
	Financial Analysis & Cost Control	1	1				
	Marketing & Sales	1	1				
DORCHESTER		14	59	1		1	\$520
	Business Startup & Acquisition	14	46	1		1	\$520
	COVID-19	1	1				
	Government Procurement	1	2				
	Sources of Capital	1	9				
DORCHESTER CENTER		3	23	3	25		\$1,448,999
	Business Startup & Acquisition	3	4				
	COVID-19	1	3	3	25		\$1,448,999
	Financial Analysis & Cost Control	1	3				
	International Trade	1	1				
	Marketing & Sales	1	2				
	Personnel/Human Resources	1	2				
	Sources of Capital	1	10				
DOUGLAS		4	4				
	Business Startup & Acquisition	3	3				
	Sources of Capital	1	1				

City	Area of Counseling Main Group	Client	Contact and Prep Hours	Jobs Created	Jobs Retained	Started Business	Capital Formation
DOVER		3	7				
	Business Startup & Acquisition	2	5				
	SBIR / STTR	1	2				
DRACUT		6	9				
	Business Startup & Acquisition	4	6				
	International Trade	1	2				
	Sources of Capital	1	1				
DUDLEY		3	39				
	Accounting & Records	1	3				
	Business Liquidation	1	2				
	Business Startup & Acquisition	3	7				
	Marketing & Sales	1	2				
	Personnel/Human Resources	1	3				
	Strategic Needs Assessment	1	2				
	Strategic Plan. / Facilitation	1	22				
DUNSTABLE		3	5				
	Business Startup & Acquisition	1					
	Government Procurement	1	4				
	Loan Package Development	1					
DUXBURY		7	21				
	Business Startup & Acquisition	6	9				
	SBIR / STTR	1	7				
	Sources of Capital	2	5				
EAST BOSTON		2	3				
	Business Startup & Acquisition	2	3				
EAST BRIDGEWATER		6	10				
	Business Startup & Acquisition	3	5				
	Marketing & Sales	1	2				
	Sources of Capital	2	3				
EAST FALMOUTH		3	13		19		\$38,000
	Business Liquidation	1	1				
	Business Startup & Acquisition	1	1				
	International Trade	2	11		19		\$38,000
EAST FREETOWN		4	14				
	Business Liquidation	1	1				
	Business Startup & Acquisition	3	6				
	Sources of Capital	2	7				
EAST GRANBY		1	2				
	Accounting & Records	1	2				
EAST LONGMEADOW		14	37		16		\$209,000
	Business Startup & Acquisition	9	20				
	COVID-19	3	3		8		\$194,000
	International Trade	1	1		8		\$15,000
	Marketing & Sales	1	2				
	Personnel/Human Resources	1	1				
	Sources of Capital	3	11				
EAST PROVIDENCE		1	10	1		1	\$0
	Business Startup & Acquisition	1	10	1		1	\$0
EAST SANDWICH		1	1				
	Business Startup & Acquisition	1	1				
EAST WALPOLE		1	2	1		1	\$1,000
	Business Startup & Acquisition	1	2	1		1	\$1,000
EAST WAREHAM		1					
	Marketing & Sales	1					
EAST WINDSOR		1	2				
	Business Startup & Acquisition	1	2				
EASTHAM		1	2				
	Accounting & Records	1	1				
	Financial Analysis & Cost Control	1	1				
EASTHAMPTON		15	31		4		\$241,000
	Business Startup & Acquisition	12	25				
	COVID-19	1	1		4		\$241,000
	Mgmt / Oper. Analysis	1	1				
	Personnel/Human Resources	1	1				
	SBIR / STTR	1	1				
	Sources of Capital	1	2				
EDGARTOWN		1	4				
	Business Liquidation	1	2				
	Financial Analysis & Cost Control	1	2				

City	Area of Counseling Main Group	Client	Contact and Prep Hours	Jobs Created	Jobs Retained	Started Business	Capital Formation
EGREMONT		1	7				
	Business Startup & Acquisition	1	3				
	Marketing & Sales	1	2				
	Sources of Capital	1	3				
ESSEX		5	6				
	Business Liquidation	1	2				
	Business Startup & Acquisition	4	2				
	COVID-19	1	2				
	SBIR / STTR	1	1				
EVERETT		11	17		1		\$2,000
	Accounting & Records	1	3				
	Business Startup & Acquisition	9	13				
	COVID-19	2	2		1		\$2,000
EXETER		1	1				
	Accounting & Records	1	1				
FAIRFIELD		1	2				
	Business Startup & Acquisition	1	2				
FAIRHAVEN		15	48	3		2	\$10,000
	Accounting & Records	1	1				
	Business Startup & Acquisition	7	9				
	COVID-19	1	1				
	Marketing & Sales	5	31	3		2	\$10,000
	Sources of Capital	3	5				
	Strategic Plan. / Facilitation	1	2				
FALL RIVER		61	235	11	57	7	\$2,604,202
	Accounting & Records	2	4				
	Bus. Plan Development	1	8				
	Business Liquidation	1	1				
	Business Startup & Acquisition	39	59	6		4	\$152,000
	COVID-19	5	13	2	57		\$2,452,202
	Financial Analysis & Cost Control	2	9				
	Government Procurement	1	3				
	Loan Package Development	1					
	Marketing & Sales	14	39	3		3	\$0
	Mgmt / Oper. Analysis	1	1				
	Personnel/Human Resources	3	12				
	SBIR / STTR	1	30				
	Sources of Capital	14	45				
	Strategic Needs Assessment	1	2				
	Strategic Plan. / Facilitation	4	10				
FALMOUTH		1	2				
	Business Startup & Acquisition	1	2				
FEEDING HILLS		3	21				
	Business Liquidation	1	4				
	Business Startup & Acquisition	2	4				
	Financial Analysis & Cost Control	1	2				
	Marketing & Sales	1	1				
	Sources of Capital	1	11				
FITCHBURG		21	113	1	49	1	\$57,334
	Business Startup & Acquisition	11	25	1		1	\$2,000
	Government Procurement	4	13				
	International Trade	4	25		49		\$55,334
	Marketing & Sales	4	6				
	Personnel/Human Resources	2	5				
	Sources of Capital	4	16				
	Strategic Plan. / Facilitation	2	23				
FLORENCE		12	34		2		\$8,500
	Business Liquidation	1	2				
	Business Startup & Acquisition	9	18				
	Computer Systems	1	1				
	Marketing & Sales	3	12				
	Mgmt / Oper. Analysis	1	1				
	Sources of Capital	2	1		2		\$8,500
FORESTDALE		3	7	1		1	\$5,000
	Business Startup & Acquisition	3	6				
	Marketing & Sales	1	1	1		1	\$5,000
FORT PIERCE		1	2				
	Financial Analysis & Cost Control	1	2				
FOXBORO		8	28				



City	Area of Counseling Main Group	Client	Contact and Prep Hours	Jobs Created	Jobs Retained	Started Business	Capital Formation
FOXBOROUGH	Business Liquidation	1	1				
	Business Startup & Acquisition	3	12				
	COVID-19	1	2				
	Financial Analysis & Cost Control	1	1				
	International Trade	1	3				
	Marketing & Sales	1	1				
	Sources of Capital	4	10				
FRAMINGHAM		2	6				
	COVID-19	2	2				
	Loan Package Development	1	2				
	Sources of Capital	1	2				
		36	223	1	904	1	\$154,842
FRAMINGHAM AREA	Business Startup & Acquisition	17	54	1		1	\$7,000
	COVID-19	3	3		901		\$134,043
	Financial Analysis & Cost Control	1	5				
	Government Procurement	9	46				
	International Trade	3	58		3		\$13,799
	Marketing & Sales	11	26				
	SBIR / STTR	2	9				
	Sources of Capital	5	18				
	Strategic Plan. / Facilitation	1	5				
		1	9				
FRANKLIN	Business Startup & Acquisition	1	7				
	Sources of Capital	1	2				
		14	77	3		2	\$600
	Accounting & Records	1	2				
GARDNER	Business Startup & Acquisition	10	29	3		2	\$600
	Computer Systems	1	3				
	Financial Analysis & Cost Control	1	3				
	Government Procurement	1	11				
	Marketing & Sales	5	21				
	Sources of Capital	2	8				
		5	29				
	Business Startup & Acquisition	4	10				
	Marketing & Sales	2	19				
		1	2				
GILL	Business Startup & Acquisition	1	2				
GLOUCESTER		36	91	6	85	6	\$3,699,410
	Accounting & Records	2	2				
	Business Liquidation	1	1				
	Business Startup & Acquisition	26	40	5		6	\$2,110
	COVID-19	7	6		70		\$2,000,000
	Financial Analysis & Cost Control	4	6				
	Government Procurement	1					
	Marketing & Sales	8	10				
	Personnel/Human Resources	3	3				
	Sources of Capital	10	24	1	15		\$1,697,300
GORHAM		1	1				
GRAFTON	COVID-19	1	1				
		1	1				
GRANBY	Strategic Plan. / Facilitation	1	1				
		3	9				
GRANVILLE	Business Startup & Acquisition	2	6				
	SBIR / STTR	1	4				
		2	4				
GREAT BARRINGTON	Business Startup & Acquisition	1	2				
	COVID-19	1	2				
		22	173	10	1	2	\$4,830
	Accounting & Records	1	1				
	Business Liquidation	3	4				
	Business Startup & Acquisition	15	60	10		2	\$1,830
	COVID-19	10	50		1		\$3,000
	Financial Analysis & Cost Control	1	3				
	Marketing & Sales	7	47				
	Personnel/Human Resources	2	4				
GREENFIELD	Sources of Capital	1	3				
		9	21				
	Business Startup & Acquisition	5	10				
	Financial Analysis & Cost Control	2	4				

City	Area of Counseling Main Group	Client	Contact and Prep Hours	Jobs Created	Jobs Retained	Started Business	Capital Formation
GROTON	Marketing & Sales	2	4				
	Sources of Capital	1	3				
		3	6				
GROVELAND	Financial Analysis & Cost Control	1					
	Government Procurement	1	4				
	Sources of Capital	1	2				
		5	9	1		1	\$15
	Accounting & Records	1	3				
	Business Startup & Acquisition	3	4	1		1	\$15
HADLEY	COVID-19	1	1				
	International Trade	1	1				
		10	31		5		\$100,000
	Business Startup & Acquisition	5	13				
	COVID-19	2	3		5		\$100,000
	Marketing & Sales	3	12				
HALIFAX	Personnel/Human Resources	2	2				
	Sources of Capital	1	2				
		2	3				
HAMPDEN	Business Startup & Acquisition	1	2				
	Sources of Capital	1	1				
		1	2				
HANCOCK	Business Startup & Acquisition	1	2				
		1		5		1	\$120,000
	Business Startup & Acquisition	1		5		1	\$120,000
HANOVER		7	51				
	Business Startup & Acquisition	4	22				
	International Trade	1	1				
HANSON	Sources of Capital	4	28				
		4	18				
	Business Startup & Acquisition	2	4				
HARVARD	Sources of Capital	2	10				
	Strategic Plan. / Facilitation	1	4				
		3	20				
HARWICH	Business Startup & Acquisition	1	7				
	Government Procurement	1	4				
	International Trade	1	9				
HARWICH PORT		3	9				
	Business Startup & Acquisition	2	7				
	Marketing & Sales	1	2				
HATFIELD		1	2				
	Business Startup & Acquisition	1	1				
	Sources of Capital	1	1				
HAVERHILL		2	34				
	COVID-19	1	1				
	Sources of Capital	1	33				
		20	37	1		1	\$520
	Accounting & Records	1	1				
	Business Startup & Acquisition	14	24	1		1	\$520
HAWLEY	COVID-19	4	3				
	International Trade	1	7				
	Sources of Capital	2	2				
HAYDENVILLE		1	7				
	Business Startup & Acquisition	1	7				
		2	7				
HEATH	Business Startup & Acquisition	1	5				
	Government Procurement	1	2				
		1	2				
HINGHAM	Business Startup & Acquisition	1	2				
		5	28		12		\$147,020
	Business Startup & Acquisition	3	6				
HINSDALE	COVID-19	1	1		12		\$147,020
	Financial Analysis & Cost Control	1	5				
	Sources of Capital	2	16				
HOLBROOK		2	3				
	Business Startup & Acquisition	2	3				
		6	15		11		\$46,110
	Business Startup & Acquisition	1	2				
	COVID-19	1	2				
	International Trade	2	1		11		\$46,110

City	Area of Counseling Main Group	Client	Contact and Prep Hours	Jobs Created	Jobs Retained	Started Business	Capital Formation
HOLDEN	Sources of Capital	2	10				
		11	33				
	Accounting & Records	1	1				
	Business Startup & Acquisition	6	16				
	Government Procurement	1	9				
	Marketing & Sales	3	4				
	Personnel/Human Resources	1	1				
HOLLAND	SBIR / STTR	1	1				
	Sources of Capital	1	2				
		3	12				
	Bus. Plan Development	1	1				
	Business Startup & Acquisition	2	8				
	COVID-19	1	2				
	Sources of Capital	1	1				
HOLLISTON		11	41	1	21	1	\$46,420
	Business Startup & Acquisition	3	6	1		1	\$0
	Government Procurement	4	24				
	International Trade	2	3		21		\$46,420
	SBIR / STTR	1	4				
	Sources of Capital	1	2				
	Strategic Plan. / Facilitation	1	2				
HOLYOKE		20	67		22		\$736,553
	Business Liquidation	1	2				
	Business Startup & Acquisition	13	52				
	COVID-19	2	3		22		\$736,553
	Marketing & Sales	4	6				
	Sources of Capital	3	6				
		4	13				
HOPEDALE	Business Startup & Acquisition	2	9				
	Government Procurement	1	2				
	Marketing & Sales	1	2				
HOPKINTON		7	32	1		1	\$0
	Business Startup & Acquisition	2	7	1		1	\$0
	Government Procurement	4	24				
HOUSATONIC	Marketing & Sales	1	1				
		7	70	2	4	2	\$50,000
	Business Liquidation	1	22				
	Business Startup & Acquisition	3	9	2		2	\$0
	COVID-19	4	25		4		\$50,000
	Financial Analysis & Cost Control	1	3				
	Marketing & Sales	4	10				
HUBBARDSTON		2	7				
	Business Startup & Acquisition	1	2				
	Marketing & Sales	1	3				
	Strategic Plan. / Facilitation	1	2				
		17	165	1		1	\$0
HUDSON	Business Startup & Acquisition	6	29	1		1	\$0
	COVID-19	2	16				
	Government Procurement	4	15				
	International Trade	2	61				
	Marketing & Sales	3	8				
	Sources of Capital	2	8				
	Strategic Plan. / Facilitation	1	28				
		1	6				
	Business Startup & Acquisition	1	6				
HULL		4	45	1		1	\$0
	Accounting & Records	1	3				
	Business Startup & Acquisition	4	7	1		1	\$0
	Engineering R&D	1	2				
	Financial Analysis & Cost Control	1	1				
	Inventory Control	1	1				
	Marketing & Sales	2	7				
HYANNIS	Personnel/Human Resources	1	26				
		10	26				
	Bus. Plan Development	1	1				
	Business Startup & Acquisition	6	17				
	COVID-19	2	1				
	International Trade	1					
	SBIR / STTR	1	6				
HYDE PARK							

City	Area of Counseling Main Group	Client	Contact and Prep Hours	Jobs Created	Jobs Retained	Started Business	Capital Formation
INDIAN ORCHARD		8	18		100		\$30,808
	Business Startup & Acquisition	4	13				
	COVID-19	3	5				
	International Trade	1			100		\$30,808
IPSWICH		14	27	2		2	\$520
	Business Startup & Acquisition	8	19	2		2	\$520
	COVID-19	4	2				
	Financial Analysis & Cost Control	1					
	International Trade	2	5				
	Sources of Capital	2	2				
JAMAICA PLAIN		18	55	2		2	\$130
	Accounting & Records	1	1				
	Bus. Plan Development	1	3				
	Business Startup & Acquisition	12	26	2		2	\$130
	COVID-19	1	2				
	Financial Analysis & Cost Control	1	1				
	International Trade	1	2				
	Marketing & Sales	1	1				
	Personnel/Human Resources	2	2				
	SBIR / STTR	2	10				
	Sources of Capital	2	8				
JEFFERSON		1	1				
	Business Startup & Acquisition	1	1				
KINGSTON		5	39				
	Business Startup & Acquisition	3	5				
	Marketing & Sales	1	1				
	Sources of Capital	2	33				
LAKE PLEASANT		1	3				
	Business Startup & Acquisition	1	2				
	Sources of Capital	1	1				
LAKEVILLE		5	18	2	1	1	\$38,000
	Business Startup & Acquisition	4	13	2		1	\$0
	COVID-19	1			1		\$38,000
	International Trade	1	1				
	Marketing & Sales	1	5				
LANCASTER		1	3				
	Business Startup & Acquisition	1	2				
	Sources of Capital	1	2				
LANESBORO		1	5				
	Business Startup & Acquisition	1	5				
LANESBOROUGH		2	2				
	Business Startup & Acquisition	2	2				
LAS VEGAS		1	3				
	Business Startup & Acquisition	1	3				
LAWRENCE		38	64	3		3	\$1,315
	Business Startup & Acquisition	34	56	3		3	\$1,315
	COVID-19	7	6				
	International Trade	2	2				
	Sources of Capital	1	1				
LEE		8	24	39		3	\$1,120,000
	Accounting & Records	1	1				
	Business Liquidation	1	11				
	Business Startup & Acquisition	5	6	39		3	\$1,120,000
	Marketing & Sales	1	3				
	Sources of Capital	2	3				
LEEDS		2	3				
	Business Startup & Acquisition	2	3				
LEICESTER		4	17				
	Business Startup & Acquisition	2	2				
	Financial Analysis & Cost Control	2	5				
	Government Procurement	1	5				
	Sources of Capital	2	5				
LENOX		12	47	1		1	\$0
	Accounting & Records	2	3				
	Business Startup & Acquisition	10	23	1		1	\$0
	COVID-19	2	4				
	Financial Analysis & Cost Control	1	8				
	Marketing & Sales	3	8				
	Sources of Capital	1	2				

City	Area of Counseling Main Group	Client	Contact and Prep Hours	Jobs Created	Jobs Retained	Started Business	Capital Formation
LENOX DALE		1			1		\$25,000
	COVID-19	1			1		\$25,000
LEOMINSTER		20	111	6		1	\$30,000
	Accounting & Records	2	4				
	Business Startup & Acquisition	11	31	6		1	\$30,000
	Computer Systems	1	2				
	Financial Analysis & Cost Control	1	5				
	Government Procurement	8	43				
	International Trade	2	5				
	Marketing & Sales	3	14				
	SBIR / STTR	1	3				
	Strategic Plan. / Facilitation	1	4				
	Technology	1	2				
LEVERETT		2	5				
	Business Startup & Acquisition	1	2				
	Sources of Capital	1	3				
LEXINGTON		10	42		49		\$350,000
	Business Startup & Acquisition	6	4				
	COVID-19	1	4		49		\$350,000
	Personnel/Human Resources	1	1				
	SBIR / STTR	3	32				
	Sources of Capital	1	2				
LINCOLN		2	9				
	Business Startup & Acquisition	2	4				
	Government Procurement	1	1				
	Sources of Capital	1	4				
LITTLETON		6	12				
	Government Procurement	2	4				
	International Trade	2	4				
	Marketing & Sales	1	1				
	Strategic Plan. / Facilitation	1	3				
LONGMEADOW		11	61	1		1	\$4,500
	Business Startup & Acquisition	10	40	1		1	\$4,500
	Financial Analysis & Cost Control	1	2				
	Marketing & Sales	1	4				
	Sources of Capital	3	16				
LOWELL		28	66	4	24	4	\$661,674
	Business Startup & Acquisition	22	37	4		4	\$1,315
	COVID-19	8	16		24		\$660,359
	Financial Analysis & Cost Control	1	1				
	Government Procurement	1	1				
	International Trade	2	8				
	SBIR / STTR	1	1				
	Sources of Capital	2	3				
LUDLOW		12	40		23		\$250,000
	Business Startup & Acquisition	7	17				
	COVID-19	1	2				
	Disaster Assistance	1	1				
	Marketing & Sales	1	1				
	Personnel/Human Resources	1	1				
	Sources of Capital	4	18		23		\$250,000
LUNENBURG		2	4				
	Business Startup & Acquisition	1	2				
	Government Procurement	1	3				
LYNN		49	117	4	21	4	\$809,041
	Accounting & Records	3	9				
	Business Startup & Acquisition	40	90	4		4	\$560
	COVID-19	9	9		21		\$808,481
	Financial Analysis & Cost Control	2	2				
	Government Procurement	1	1				
	Marketing & Sales	1	1				
	Sources of Capital	5	6				
LYNNFIELD		9	18				
	Business Startup & Acquisition	7	7				
	COVID-19	2	5				
	Personnel/Human Resources	1	1				
	SBIR / STTR	1	1				
	Sources of Capital	2	3				
MALDEN		21	44	1		1	\$0

City	Area of Counseling Main Group	Client	Contact and Prep Hours	Jobs Created	Jobs Retained	Started Business	Capital Formation
MANCHESTER	Accounting & Records	1	1				
	Business Startup & Acquisition	15	29	1		1	\$0
	COVID-19	4	3				
	International Trade	1	5				
	Marketing & Sales	2	3				
	Sources of Capital	3	4				
		6	10	50		1	\$620,967
	Accounting & Records	1	1				
	Business Startup & Acquisition	4	2	50		1	\$620,967
	COVID-19	1	1				
MANCHESTER BY THE SEA	Marketing & Sales	1	3				
	Mgmt / Oper. Analysis	1	1				
	Sources of Capital	1	3				
MANSFIELD		1	2				
	Business Startup & Acquisition	1	2				
		9	24	5	12		\$2,761,982
	Business Startup & Acquisition	4	9				
MARBLEHEAD	COVID-19	2	5		6		\$494,195
	Government Procurement	2	1				
	Marketing & Sales	2	5				
	SBIR / STTR	1	1				
	Sources of Capital	1	4	5	6		\$2,267,787
		27	63	1	9	2	\$65,637
	Accounting & Records	2	9				
	Business Startup & Acquisition	21	28	1		2	\$1,040
	COVID-19	6	14		2		\$49,900
	Financial Analysis & Cost Control	1	2				
MARION	International Trade	1			6		\$8,697
	Marketing & Sales	3	4				
	Sources of Capital	4	7		1		\$6,000
		3	3		10		\$372,318
	Business Startup & Acquisition	1	1				
	COVID-19	1	1				
	Sources of Capital	1	1		10		\$372,318
		26	219	1	66	1	\$12,200,000
	Accounting & Records	2	2				
	Business Startup & Acquisition	13	55	1		1	\$0
MARLBOROUGH	Computer Systems	1	6				
	COVID-19	3	2		16		\$200,000
	Financial Analysis & Cost Control	1	9				
	Government Procurement	7	30				
	International Trade	1	15				
	Marketing & Sales	8	65				
	Mgmt / Oper. Analysis	1	10				
	Personnel/Human Resources	2	4				
	Sources of Capital	5	22		50		\$12,000,000
		12	131	10	6		\$447,000
MARSHFIELD	Accounting & Records	1	1				
	Business Startup & Acquisition	6	9				
	COVID-19	2	4	5	4		\$387,000
	Financial Analysis & Cost Control	1	2				
	Marketing & Sales	2	20				
	Personnel/Human Resources	1		5	2		\$0
	Sources of Capital	4	96				\$60,000
		4	7				
	Business Startup & Acquisition	3	6				
	Personnel/Human Resources	1	1				
MARSTONS MILLS	Sources of Capital	1	1				
		5	6	2		1	\$2,000
	Business Startup & Acquisition	2	3				
	Marketing & Sales	2	1	2		1	\$2,000
MASHPEE	Personnel/Human Resources	1	1				
	Sources of Capital	1	1				
		12	54	15		4	\$50,585
	Business Startup & Acquisition	11	34	15		4	\$50,585
MATTAPAN	COVID-19	2	3				
	Financial Analysis & Cost Control	2	5				
	Marketing & Sales	1	2				
	Sources of Capital	1	11				

City	Area of Counseling Main Group	Client	Contact and Prep Hours	Jobs Created	Jobs Retained	Started Business	Capital Formation
MATTAPOISETT		4	11				
	Bus. Plan Development	1	1				
	Business Startup & Acquisition	1	1				
	Marketing & Sales	1	5				
	Personnel/Human Resources	1	3				
	Strategic Plan. / Facilitation	2	2				
MAYNARD		9	28		19		\$70,022,000
	Business Startup & Acquisition	3	9				
	Government Procurement	2	14				
	International Trade	2	4		16		\$22,000
	Marketing & Sales	1	1				
	SBIR / STTR	1	1		3		\$70,000,000
MEDFIELD		4	9				
	Business Startup & Acquisition	4	5				
	Marketing & Sales	1	2				
	SBIR / STTR	1	2				
MEDFORD		11	39				
	Business Startup & Acquisition	8	25				
	Financial Analysis & Cost Control	1	1				
	Marketing & Sales	3	5				
	SBIR / STTR	1	8				
	Sources of Capital	1	1				
MEDWAY		7	25				
	Business Startup & Acquisition	4	9				
	Financial Analysis & Cost Control	1	4				
	Marketing & Sales	3	10				
	Personnel/Human Resources	2	2				
MELROSE		7	18				
	Business Startup & Acquisition	4	7				
	COVID-19	2	8				
	Financial Analysis & Cost Control	2	2				
	Marketing & Sales	1	1				
	Sources of Capital	1	2				
MENDON		1					
	Business Startup & Acquisition	1					
MERRIMAC		4	4				
	Accounting & Records	1	1				
	Business Startup & Acquisition	3	3				
METHUEN		18	57	1		1	\$520
	Business Startup & Acquisition	15	55	1		1	\$520
	COVID-19	2	1				
	Sources of Capital	1	1				
MIDDLEBORO		7	23	1		1	\$25,000
	Business Startup & Acquisition	6	22	1		1	\$25,000
	COVID-19	1	1				
MIDDLETON		3	10	1		1	\$0
	Accounting & Records	1	1				
	Business Startup & Acquisition	2	5	1		1	\$0
	COVID-19	1	2				
	Marketing & Sales	2	2				
MILFORD		9	58	5		1	\$780,000
	Accounting & Records	1	7				
	Business Liquidation	1	1				
	Business Startup & Acquisition	6	22	1		1	\$30,000
	Computer Systems	1	1				
	Financial Analysis & Cost Control	2	5				
	Government Procurement	2	11				
	Marketing & Sales	3	10				
	Sources of Capital	2	3	4			\$750,000
MILLBURY		7	24				
	Accounting & Records	1	1				
	Business Startup & Acquisition	3	5				
	Marketing & Sales	1	2				
	Sources of Capital	2	8				
	Strategic Plan. / Facilitation	1	9				
MILLERS FALLS		1	10	1		1	\$3,500
	Business Startup & Acquisition	1	2	1		1	\$3,500
	Marketing & Sales	1	8				
MILTON		8	30				

City	Area of Counseling Main Group	Client	Contact and Prep Hours	Jobs Created	Jobs Retained	Started Business	Capital Formation
MINNEAPOLIS	Business Startup & Acquisition	5	13				
	COVID-19	1	1				
	SBIR / STTR	1	1				
	Sources of Capital	3	16				
MONSON	SBIR / STTR	1	1				
	SBIR / STTR	1	15				
MONTCLAIR	Business Startup & Acquisition	1	5				
	Sources of Capital	1	10				
	SBIR / STTR	1	9				
MONTEREY	Sources of Capital	1	4				
	Sources of Capital	1	5				
N BILLERICA	Marketing & Sales	1	2				
	Marketing & Sales	3	2				
N CHELMSFORD	Business Startup & Acquisition	3	5		82		\$88,000
	Business Startup & Acquisition	1	1				
	International Trade	2	4		82		\$88,000
NAHANT	Business Startup & Acquisition	1					
	Business Startup & Acquisition	3	5				
	Business Startup & Acquisition	3	2				
NANTUCKET	COVID-19	1	2				
	Sources of Capital	1	1				
	Sources of Capital	6	30	7	10	1	\$2,127,700
	Business Startup & Acquisition	2	4	1		1	\$0
NASHVILLE	COVID-19	1	2				
	Marketing & Sales	1	3				
	Sources of Capital	4	22	6	10		\$2,127,700
	Sources of Capital	1	2				
NATICK	Business Startup & Acquisition	1	2				
	Business Startup & Acquisition	20	55				
	Accounting & Records	1	1				
	Business Startup & Acquisition	5	6				
NEEDHAM	Computer Systems	2	2				
	Government Procurement	6	22				
	International Trade	3	5				
	Marketing & Sales	5	14				
	SBIR / STTR	3	4				
	Strategic Plan. / Facilitation	1	1				
	Strategic Plan. / Facilitation	3	6				
	Business Startup & Acquisition	1	2				
NEEDHAM HEIGHTS	Financial Analysis & Cost Control	2	2				
	Marketing & Sales	1	2				
	Marketing & Sales	2	1		2		\$8,000,000
NEW ASHFORD	Marketing & Sales	1	1				
	SBIR / STTR	1			2		\$8,000,000
	SBIR / STTR	1	29	1		1	\$547,000
NEW BEDFORD	Business Startup & Acquisition	1	5	1		1	\$547,000
	Sources of Capital	1	24				
	Sources of Capital	61	236	5	13	5	\$928,850
NEW LEBANON	Business Liquidation	3	3				
	Business Startup & Acquisition	40	81	1		1	\$0
	COVID-19	4	2		13		\$881,850
	Financial Analysis & Cost Control	2	9				
	Loan Package Development	3	9				
	Marketing & Sales	16	34	4		4	\$47,000
	Personnel/Human Resources	1	1				
	Sources of Capital	9	38				
NEW LONDON	Strategic Plan. / Facilitation	3	60				
	Strategic Plan. / Facilitation	1	2				
NEW MARLBOROUGH	Business Startup & Acquisition	1	2				
	Business Startup & Acquisition	1	5				
NEW SALEM	International Trade	1	5				
	International Trade	2	8				
NEWBURY	Business Startup & Acquisition	2	8				
	Business Startup & Acquisition	1	6				
NEWBURY	Sources of Capital	1	6				
	Sources of Capital	1					
NEWBURY	COVID-19	1					
	COVID-19	1					



City	Area of Counseling Main Group	Client	Contact and Prep Hours	Jobs Created	Jobs Retained	Started Business	Capital Formation
NEWBURYPORT		11	18	2		2	\$51,040
	Business Startup & Acquisition	8	11	2		2	\$51,040
	COVID-19	4	6				
	Marketing & Sales	1	1				
NEWPORT		1	13				
	Business Startup & Acquisition	1	2				
	Sources of Capital	1	11				
NEWTON		4	11				
	Bus. Plan Development	1	2				
	COVID-19	1	3				
	International Trade	1	1				
	Marketing & Sales	1	2				
	SBIR / STTR	1	4				
	Sources of Capital	1	1				
NEWTON CENTER		6	28	1		1	\$15,000
	Bus. Plan Development	1	3				
	Business Startup & Acquisition	5	9	1		1	\$15,000
	International Trade	1	13				
	Marketing & Sales	1	2				
	SBIR / STTR	1	1				
	Sources of Capital	1	1				
NEWTON HIGHLANDS		2	2				
	Business Liquidation	1	1				
	Marketing & Sales	1	1				
NEWTON LOWER FALLS		1	4				
	SBIR / STTR	1	4				
NEWTONVILLE		4	21		2		\$24,535
	Business Startup & Acquisition	2	5				
	COVID-19	1	4		2		\$24,535
	Financial Analysis & Cost Control	1	1				
	Marketing & Sales	1	3				
	Sources of Capital	1	9				
NORFOLK		5	13				
	Business Startup & Acquisition	3	5				
	Government Procurement	1	1				
	Marketing & Sales	1	5				
	Strategic Plan. / Facilitation	1	2				
NORTH ADAMS		17	134	25	15	3	\$489,000
	Business Liquidation	1	2				
	Business Startup & Acquisition	10	30	12		3	\$74,000
	COVID-19	8	24				
	Marketing & Sales	4	16				
	Personnel/Human Resources	1	2				
	Sources of Capital	5	62	13	15		\$415,000
NORTH ANDOVER		19	50	2	5	2	\$601,040
	Business Startup & Acquisition	15	21	2		2	\$1,040
	COVID-19	6	13				
	Financial Analysis & Cost Control	1	1				
	Personnel/Human Resources	1	1				
	Sources of Capital	4	14		5		\$600,000
NORTH ATTLEBORO		9	33	4		1	\$290,000
	Business Startup & Acquisition	7	23	4		1	\$290,000
	COVID-19	1					
	International Trade	1	6				
	Marketing & Sales	1					
	Sources of Capital	1	4				
NORTH BILLERICA		4	13				
	Business Startup & Acquisition	2	2				
	COVID-19	1	1				
	International Trade	1	9				
	Marketing & Sales	1	2				
NORTH CHELMSFORD		2	3				
	Business Startup & Acquisition	2	3				
NORTH CONWAY		1	2				
	Business Startup & Acquisition	1	2				
NORTH DARTMOUTH		9	22				
	Accounting & Records	1	1				
	Business Liquidation	1	3				
	Business Startup & Acquisition	8	16				

City	Area of Counseling Main Group	Client	Contact and Prep Hours	Jobs Created	Jobs Retained	Started Business	Capital Formation
NORTH EASTON	Marketing & Sales	1	1				
	Personnel/Human Resources	1	1				
	Sources of Capital	1	1				
NORTH EGREMONT		2	3				
	Marketing & Sales	2	3				
NORTH GRAFTON		1	36				
	Bus. Plan Development	1	1				
	Business Startup & Acquisition	1	14				
	COVID-19	1	6				
	Financial Analysis & Cost Control	1	6				
	Marketing & Sales	1	1				
	Sources of Capital	1	8				
NORTH GRANBY		5	13				
	Business Startup & Acquisition	5	13				
NORTH KINGSTOWN		1	3				
	Business Startup & Acquisition	1	3				
NORTH OXFORD		1	1				
	Business Startup & Acquisition	1	1				
NORTH READING		1	2				
	Business Startup & Acquisition	1	2				
NORTHAMPTON		5	12				
	Business Startup & Acquisition	2	1				
	COVID-19	4	9				
	Sources of Capital	1	2				
		11	29		24		\$294,016
NORTHBOROUGH	Business Startup & Acquisition	3	5				
	COVID-19	1	3		24		\$294,016
	Financial Analysis & Cost Control	1	1				
	Marketing & Sales	6	16				
	SBIR / STTR	2	4				
NORTHBRIDGE		6	25				
	Business Startup & Acquisition	3	10				
	COVID-19	1					
	Financial Analysis & Cost Control	1	1				
	Government Procurement	2	10				
NORTON	Sources of Capital	1	4				
		4	35				
	Business Startup & Acquisition	3	30				
NORWELL	Marketing & Sales	1	3				
	Strategic Plan. / Facilitation	1	2				
		6	23				
	Business Liquidation	1	1				
	Business Startup & Acquisition	2	5				
NORWOOD	International Trade	2	9				
	Marketing & Sales	1	3				
	SBIR / STTR	1	1				
	Strategic Plan. / Facilitation	2	5				
		5	25	2	1	1	\$90,000
OAK BLUFFS	Business Startup & Acquisition	2	4	1		1	\$0
	Marketing & Sales	2	3				
	Sources of Capital	2	18	1	1		\$90,000
		13	37	3		2	\$51,000
OAKHAM	Business Startup & Acquisition	8	15	3		2	\$51,000
	COVID-19	1	1				
	Financial Analysis & Cost Control	1	2				
	International Trade	1	5				
	Marketing & Sales	3	5				
ONSET	Sources of Capital	1	8				
	Strategic Plan. / Facilitation	1	1				
		1	4		4		\$232,445
	COVID-19	1	2		2		\$47,445
	Sources of Capital	1	2		2		\$185,000
ORANGE		1	3				
	Business Startup & Acquisition	1	1				
ORANGE	Sources of Capital	1	2				
		1	5				
ORANGE	Business Startup & Acquisition	1	1				
	Financial Analysis & Cost Control	1	4				
ORANGE		1	4				
		2	7				

City	Area of Counseling Main Group	Client	Contact and Prep Hours	Jobs Created	Jobs Retained	Started Business	Capital Formation
ORLEANS	Business Startup & Acquisition	2	7				
		4	28		3		\$10,259
	Business Startup & Acquisition	1	26				
OSTERVILLE	International Trade	1			3		\$10,259
	Marketing & Sales	2	2				
		2	2				
OTIS	Business Startup & Acquisition	1	1				
	Marketing & Sales	1	1				
		2	12	2		1	\$40,000
OXFORD	Business Startup & Acquisition	2	5	2		1	\$40,000
	Marketing & Sales	1	8				
		8	26				
PALMER	Business Liquidation	1	1				
	Business Startup & Acquisition	3	7				
	Government Procurement	3	14				
PAXTON	Mgmt / Oper. Analysis	1	2				
	Sources of Capital	2	3				
		3	6				
PEABODY	Business Startup & Acquisition	2	4				
	Marketing & Sales	1	2				
		5	13				
PEMBROKE	Business Startup & Acquisition	4	8				
	Marketing & Sales	1	3				
	Sources of Capital	1	2				
PEPPERELL		42	119	5	11	5	\$514,835
	Accounting & Records	2	5				
	Business Startup & Acquisition	27	45	5		5	\$1,835
PETERSHAM	COVID-19	10	25		11		\$513,000
	Financial Analysis & Cost Control	1	1				
	International Trade	3	32				
PITTSFIELD	Marketing & Sales	6	6				
	Sources of Capital	3	5				
		2	4				
PLAINVILLE	Business Startup & Acquisition	2	4				
		11	80	2	72	1	\$99,000
	Bus. Plan Development	1	3				
PLEASANT VALLEY	Business Startup & Acquisition	6	10				
	COVID-19	1	2				
	International Trade	1	52		72		\$90,000
PLYMOUTH	Marketing & Sales	3	4	2		1	\$9,000
	Personnel/Human Resources	1	1				
	Sources of Capital	2	10				
PITTSFIELD		2	4				
	Business Startup & Acquisition	2	4				
		1	20				
PLEASANT VALLEY	Business Startup & Acquisition	1	15				
	Sources of Capital	1	5				
		85	389	46	225	15	\$7,590,049
PLEASANT VALLEY	Accounting & Records	1	2				
	Business Liquidation	1	1				
	Business Startup & Acquisition	67	200	46	13	15	\$677,521
PLEASANT VALLEY	COVID-19	20	96		93		\$6,397,168
	Financial Analysis & Cost Control	1	2				
	International Trade	1			110		\$85,360
PLEASANT VALLEY	Marketing & Sales	8	71				
	Personnel/Human Resources	1	2				
	SBIR / STTR	1	5				
PLEASANT VALLEY	Sources of Capital	5	11		9		\$430,000
		1	21				
	Business Startup & Acquisition	1	5				
PLEASANT VALLEY	Loan Package Development	1	2				
	Sources of Capital	1	14				
		1			3		\$25,000
PLEASANT VALLEY	COVID-19	1			3		\$25,000
		22	101	9	31	5	\$424,750
	Accounting & Records	2	5				
PLEASANT VALLEY	Business Liquidation	1	6				
	Business Startup & Acquisition	13	43	8		4	\$330,000
	Computer Systems	1	2				

City	Area of Counseling Main Group	Client	Contact and Prep Hours	Jobs Created	Jobs Retained	Started Business	Capital Formation
PLYMPTON	Financial Analysis & Cost Control	1	1				
	Government Procurement	1	4				
	International Trade	1			26		\$64,750
	Marketing & Sales	6	14	1		1	\$0
	Personnel/Human Resources	2	4				
	SBIR / STTR	1	2				
POCASSET	Sources of Capital	6	22		5		\$30,000
	Mgmt / Oper. Analysis	1	1				
PORTLAND	COVID-19	2	1		38		\$27,073
	International Trade	1	1		38		\$27,073
PRINCETON	Business Startup & Acquisition	1	1				
	Government Procurement	3	21				
PROVIDENCE	Business Startup & Acquisition	2	5				
	COVID-19	1	16				
PROVINCETOWN	Business Startup & Acquisition	1	1				
	COVID-19	3	5		8		\$716,113
QUINCY	Sources of Capital	1	1		8		\$716,113
	Bus. Plan Development	34	92	8	64	1	\$1,938,708
RANDOLPH	Business Startup & Acquisition	1	1				
	COVID-19	22	38	4		1	\$0
RAYMOND	Financial Analysis & Cost Control	4	4	1	59		\$1,568,708
	International Trade	1	12				
RAYNHAM	Marketing & Sales	5	9				
	SBIR / STTR	3	5				
READING	Sources of Capital	9	21	3	5		\$370,000
	Strategic Plan. / Facilitation	1	2				
REHOBOTH	Business Startup & Acquisition	15	55	5	72	3	\$25,520
	Government Procurement	9	33	5		3	\$1,520
REVERE	International Trade	1	1				
	Marketing & Sales	2	17		72		\$24,000
ROCHDALE	Sources of Capital	1	2				
	Technology	2	3				
ROCHESTER	Business Startup & Acquisition	1	1				
	COVID-19	1	2				
ROCHESTER	Business Startup & Acquisition	1	2				
	COVID-19	8	13	4	2	1	\$200,000
ROCHESTER	Business Startup & Acquisition	5	9	4		1	\$50,000
	COVID-19	1	1				
ROCHESTER	Marketing & Sales	1	2				
	Sources of Capital	1	1		2		\$150,000
ROCHESTER	Accounting & Records	8	22	1	10	1	\$2,376,219
	Business Startup & Acquisition	1	1				
ROCHESTER	COVID-19	7	12	1		1	\$0
	Personnel/Human Resources	1	8		10		\$2,376,219
ROCHESTER	Sources of Capital	1	1				
	Business Startup & Acquisition	4	7				
ROCHESTER	COVID-19	2	4				
	Business Startup & Acquisition	2	3				
ROCHESTER	COVID-19	15	117				
	Business Startup & Acquisition	12	29				
ROCHESTER	COVID-19	4	5				
	International Trade	1	79				
ROCHESTER	Sources of Capital	1	3				
	Marketing & Sales	2	3				
ROCHESTER	Personnel/Human Resources	1	2				
	Business Startup & Acquisition	3	3	1		1	\$5,000
ROCHESTER	Business Startup & Acquisition	2	2	1		1	\$5,000
	Marketing & Sales	2	2				
ROCHESTER	Business Startup & Acquisition	4	19	1		2	\$2,500
	Business Startup & Acquisition	3	10	1		1	\$0

City	Area of Counseling Main Group	Client	Contact and Prep Hours	Jobs Created	Jobs Retained	Started Business	Capital Formation
ROCKLAND	Marketing & Sales	3	8			1	\$2,500
	Personnel/Human Resources	1	2				
		5	6				
ROCKPORT	Business Startup & Acquisition	2	1				
	Marketing & Sales	2	3				
	Sources of Capital	1	2				
ROSLINDALE		7	11				
	Accounting & Records	1	1				
	Business Startup & Acquisition	6	8				
ROWLEY	Government Procurement	1	1				
	Marketing & Sales	1	1				
		8	158				
ROXBURY	Business Startup & Acquisition	4	11				
	COVID-19	1	9				
	International Trade	2	134				
ROXBURY CROSSING	Personnel/Human Resources	1	2				
	SBIR / STTR	1	3				
		5	13	3		3	\$1,560
RUTLAND	Business Startup & Acquisition	5	11	3		3	\$1,560
	Financial Analysis & Cost Control	1	1				
		6	15				
SACRAMENTO	Business Startup & Acquisition	6	13				
	COVID-19	1	2				
		2	3				
SAINT ALBANS	Business Startup & Acquisition	1	2				
	SBIR / STTR	1	1				
	Sources of Capital	1	1				
SALEM		3	4				
	Business Liquidation	1	2				
	Business Startup & Acquisition	2	2				
SANDWICH		1	4				
	SBIR / STTR	1	4				
		1	1				
SAUGUS	Business Startup & Acquisition	1	1				
		88	224	29	28	11	\$2,597,001
	Accounting & Records	7	13				
SCITUATE	Business Liquidation	1					
	Business Startup & Acquisition	63	118	11		11	\$2,950
	Computer Systems	1	1				
SEEKONK	COVID-19	21	36		6		\$470,500
	Financial Analysis & Cost Control	4	4				
	Government Procurement	1	1				
SALISBURY	Marketing & Sales	7	6				
	Personnel/Human Resources	1	2				
	Sources of Capital	17	46	18	22		\$2,123,551
SAVOY		3	11		1		\$50,000
	Business Startup & Acquisition	2	1				
	COVID-19	2	3				
SCITUATE	Sources of Capital	2	7		1		\$50,000
		5	87				
	Business Liquidation	1	8				
SEEKONK	Business Startup & Acquisition	1	2				
	COVID-19	1	3				
	Financial Analysis & Cost Control	1	3				
SEEKONK	International Trade	1	67				
	Marketing & Sales	3	3				
	Personnel/Human Resources	1	1				
SEEKONK		14	58				
	Business Startup & Acquisition	12	18				
	COVID-19	1	5				
SEEKONK	Sources of Capital	2	35				
		1	1				
	Business Startup & Acquisition	1	1				
SEEKONK		3	7	6		1	\$200,000
	Business Startup & Acquisition	1	3	6		1	\$200,000
	International Trade	1	2				
SEEKONK	Marketing & Sales	1	2				
		3	17				
	Business Startup & Acquisition	2	5				

City	Area of Counseling Main Group	Client	Contact and Prep Hours	Jobs Created	Jobs Retained	Started Business	Capital Formation
SHARON	Financial Analysis & Cost Control	1	1				
	Loan Package Development	1	5				
	Sources of Capital	1	7				
		9	26	1		1	\$1,000
	Bus. Plan Development	1	2				
	Business Startup & Acquisition	7	19	1		1	\$1,000
	COVID-19	1	1				
	International Trade	1	2				
	SBIR / STTR	1	2				
SHEFFIELD	Sources of Capital	1	1				
		4	8	1	1	1	\$3,331
	Business Startup & Acquisition	2	4	1		1	\$0
SHELBURNE FALLS	COVID-19	2	4		1		\$3,331
		3	6		2		\$12,000
	Business Startup & Acquisition	2	4				
SHERBORN	Sources of Capital	2	2		2		\$12,000
		1	5				
SHIRLEY	Marketing & Sales	1	5				
		3	8				
SHREWSBURY	Business Startup & Acquisition	1	3				
	Engineering R&D	1	3				
	Government Procurement	1	2				
		23	115	1		1	\$250
	Accounting & Records	3	4				
	Business Liquidation	1	2				
	Business Startup & Acquisition	10	20	1		1	\$250
	COVID-19	1					
	Financial Analysis & Cost Control	2	41				
SHUTESBURY	Government Procurement	4	30				
	Inventory Control	1	1				
	Marketing & Sales	4	6				
	Sources of Capital	4	5				
	Strategic Needs Assessment	1	4				
	Strategic Plan. / Facilitation	1	3				
		2	7				
	Business Startup & Acquisition	2	7				
		11	42	1	5	1	\$50,250
SOMERSET	Business Startup & Acquisition	8	10	1		1	\$1,000
	COVID-19	1	2		5		\$49,250
	Financial Analysis & Cost Control	1	1				
	Marketing & Sales	3	20				
	Personnel/Human Resources	1	1				
	Sources of Capital	1	5				
	Strategic Plan. / Facilitation	1	4				
		38	73		14		\$2,700,000
	Business Startup & Acquisition	15	17				
SOMERVILLE	COVID-19	4	3				
	Financial Analysis & Cost Control	1	1				
	Government Procurement	1	1				
	International Trade	5	12				
	SBIR / STTR	14	35		14		\$2,700,000
	Sources of Capital	3	2				
		4	14	2		2	\$1,040
	Accounting & Records	1	1				
	Business Startup & Acquisition	3	9	2		2	\$1,040
SOUTH BOSTON	SBIR / STTR	1	4				
		11	55	4		3	\$1,000
	Business Liquidation	1	4				
	Business Startup & Acquisition	7	17	2		2	\$1,000
	Financial Analysis & Cost Control	1	2				
	Loan Package Development	1	7				
	Marketing & Sales	2	1	2		1	\$0
	Mgmt / Oper. Analysis	1	5				
	Personnel/Human Resources	1	7				
SOUTH DENNIS	Sources of Capital	3	14				
		2	2				
SOUTH EASTON	Marketing & Sales	2	2				
		1	24				
	Business Startup & Acquisition	1	6				

City	Area of Counseling Main Group	Client	Contact and Prep Hours	Jobs Created	Jobs Retained	Started Business	Capital Formation
SOUTH GRAFTON	Loan Package Development	1	1				
	Sources of Capital	1	18				
		5	14				
	Business Startup & Acquisition	3	5				
	Marketing & Sales	3	5				
SOUTH HADLEY	Mgmt / Oper. Analysis	1	2				
	Sources of Capital	1					
	Strategic Plan. / Facilitation	1	3				
		8	26				
	Business Startup & Acquisition	7	20				
SOUTH HAMILTON	International Trade	1	5				
	Marketing & Sales	1	2				
		6	21	1	1	1	\$45,520
	Accounting & Records	1	1				
	Business Startup & Acquisition	4	8	1		1	\$520
SOUTH LEE	COVID-19	2	7				
	Marketing & Sales	1	1				
	Sources of Capital	3	4		1		\$45,000
		1	2				
	Business Startup & Acquisition	1	2				
SOUTH WALPOLE		1	2				
	Business Startup & Acquisition	1	2				
		3	8		12		\$958,150
	COVID-19	1	2		12		\$958,150
	Marketing & Sales	1	2				
SOUTH WEYMOUTH	Sources of Capital	3	5				
		2	2				
	Business Startup & Acquisition	2	2				
		2	11				
	Business Startup & Acquisition	1	5				
SOUTH HAMPTON	Marketing & Sales	1	7				
		5	17				
	Business Startup & Acquisition	2	7				
	COVID-19	1	1				
	Government Procurement	3	3				
SOUTHBOROUGH	International Trade	1	2				
	Marketing & Sales	1	5				
		7	12				
	Business Liquidation	1	2				
	Business Startup & Acquisition	3	4				
SOUTHBRIDGE	Government Procurement	1					
	International Trade	2	4				
	Marketing & Sales	1	2				
		1	1				
	Business Startup & Acquisition	1	1				
SOUTHFIELD		4	10				
	Business Startup & Acquisition	2	4				
	Personnel/Human Resources	1	2				
	Sources of Capital	1	4				
		4	15	1		1	\$40,000
SPENCER	Business Startup & Acquisition	3	3				
	International Trade	1	12	1		1	\$40,000
		94	347	12	114	4	\$1,833,472
	Accounting & Records	6	10				
	Business Startup & Acquisition	69	205	1		1	\$5,000
SPRINGFIELD	COVID-19	20	37		100		\$825,472
	Government Procurement	1					
	Marketing & Sales	7	14		1		\$50,000
	Mgmt / Oper. Analysis	1	1				
	Sources of Capital	22	81	11	13	3	\$953,000
STERLING		1	93				
	International Trade	1	93				
		4	43				
	Business Liquidation	1	2				
	Business Startup & Acquisition	4	30				
STOCKBRIDGE	COVID-19	1	2				
	Marketing & Sales	1	3				
	Personnel/Human Resources	1	2				
	Sources of Capital	1	5				

City	Area of Counseling Main Group	Client	Contact and Prep Hours	Jobs Created	Jobs Retained	Started Business	Capital Formation
STONEHAM		10	21		7		\$403,000
	Business Startup & Acquisition	8	15				
	COVID-19	4	6		7		\$403,000
	Marketing & Sales	1	1				
STOUGHTON		9	43		3		\$124,533
	Business Startup & Acquisition	8	24				
	COVID-19	1	15		3		\$124,533
	Marketing & Sales	1	1				
	Sources of Capital	2	3				
STOW		4	9				
	Business Startup & Acquisition	1	1				
	Government Procurement	2	7				
	Marketing & Sales	1	1				
STURBRIDGE		6	12	1		1	\$0
	Business Startup & Acquisition	3	6	1		1	\$0
	COVID-19	1	1				
	International Trade	1	4				
	Sources of Capital	1	2				
SUDBURY		13	30				
	Business Startup & Acquisition	6	10				
	Government Procurement	3	6				
	International Trade	1	6				
	SBIR / STTR	2	4				
	Sources of Capital	1	4				
SUNDERLAND		2	5				
	COVID-19	2	5				
SUPERIOR		1					
	Business Startup & Acquisition	1					
SUTTON		2	3				
	Government Procurement	1	1				
	Sources of Capital	1	2				
SWAMPSCOTT		23	58	1	4	1	\$207,000
	Accounting & Records	1	1				
	Business Startup & Acquisition	18	34	1		1	\$0
	COVID-19	7	8				
	Marketing & Sales	4	5				
	Personnel/Human Resources	1	1				
	Sources of Capital	3	9		4		\$207,000
SWANSEA		8	23	1		1	\$25,000
	Accounting & Records	1	1				
	Business Startup & Acquisition	4	9				
	Marketing & Sales	4	10				
	Sources of Capital	3	4	1		1	\$25,000
TAUNTON		22	54	8		3	\$151,000
	Business Startup & Acquisition	17	32	8		3	\$151,000
	COVID-19	2	2				
	Financial Analysis & Cost Control	1	3				
	Sources of Capital	3	15				
	Strategic Plan. / Facilitation	3	3				
TEMPLETON		1	1				
	Business Startup & Acquisition	1	1				
TEWKSBURY		9	16	1		1	\$520
	Business Startup & Acquisition	5	10	1		1	\$520
	COVID-19	3	3				
	Marketing & Sales	1	1				
	Sources of Capital	2	3				
TIVERTON		1	1				
	Sources of Capital	1	1				
TOPSFIELD		7	12				
	Business Startup & Acquisition	4	5				
	COVID-19	3	3				
	Personnel/Human Resources	1	2				
	SBIR / STTR	1	3				
TOWNSEND		1	3				
	Business Startup & Acquisition	1	2				
	Sources of Capital	1	2				
TURNERS FALLS		1	1				
	Sources of Capital	1	1				
TYNGSBORO		3	13	1		1	\$520



City	Area of Counseling Main Group	Client	Contact and Prep Hours	Jobs Created	Jobs Retained	Started Business	Capital Formation
UPTON	Accounting & Records	1	3				
	Business Startup & Acquisition	2	5	1		1	\$520
	Financial Analysis & Cost Control	1	1				
	International Trade	1	5				
		4	24				
	Bus. Plan Development	1	1				
	Business Startup & Acquisition	2	8				
	Government Procurement	1	4				
	International Trade	1	2				
	Marketing & Sales	1	4				
UXBRIDGE	Strategic Plan. / Facilitation	1	5				
		8	41				
	Business Startup & Acquisition	4	12				
	Government Procurement	3	4				
	International Trade	1	12				
VINEYARD HAVEN	Marketing & Sales	2	3				
	Sources of Capital	2	11				
		2	16				
	Business Liquidation	1	1				
	Business Startup & Acquisition	2	4				
W BARNSTABLE	Financial Analysis & Cost Control	1	2				
	Marketing & Sales	1	6				
	Sources of Capital	1					
	Strategic Plan. / Facilitation	1	4				
		1	1				
WAKEFIELD	Business Startup & Acquisition	1	1				
		15	22	2		2	\$1,040
WALPOLE	Business Liquidation	1	3				
	Business Startup & Acquisition	9	11	2		2	\$1,040
	COVID-19	2	1				
	Financial Analysis & Cost Control	1					
	Government Procurement	1	1				
	Marketing & Sales	1	2				
	SBIR / STTR	1	1				
	Sources of Capital	2	4				
		5	14				
	Business Startup & Acquisition	3	5				
WALTHAM	Marketing & Sales	2	6				
	SBIR / STTR	1	1				
	Strategic Plan. / Facilitation	1	2				
		11	41		26		\$187,000
WARE	Bus. Plan Development	1	2				
	Business Startup & Acquisition	6	18				
	COVID-19	1	2		12		\$140,000
	International Trade	3	6		14		\$47,000
	Sources of Capital	2	12				
WAREHAM	Strategic Plan. / Facilitation	1	2				
		2	5				
WARREN	Business Startup & Acquisition	2	5				
		2	9				
	Business Startup & Acquisition	2	6				
WATERTOWN	Sources of Capital	1	3				
		1	3				
	Strategic Plan. / Facilitation	1	3				
WAYLAND		19	60	1	165	1	\$67,520
	Accounting & Records	1	1				
	Business Liquidation	1	1				
	Business Startup & Acquisition	14	40	1		1	\$520
	COVID-19	1	5				
	International Trade	2	2		165		\$67,000
	SBIR / STTR	1	10				
	Sources of Capital	1	1				
WAYLAND		5	51	2		1	\$147,615
	Business Startup & Acquisition	3	22	2		1	\$147,615
	Computer Systems	1	2				
	COVID-19	1					
	Marketing & Sales	2	10				
	SBIR / STTR	1	1				
	Strategic Plan. / Facilitation	1	17				

City	Area of Counseling Main Group	Client	Contact and Prep Hours	Jobs Created	Jobs Retained	Started Business	Capital Formation
WEBSTER		9	16				
	Accounting & Records	1	1				
	Business Startup & Acquisition	6	8				
	Financial Analysis & Cost Control	1	1				
	Government Procurement	2	6				
	Marketing & Sales	1					
	Sources of Capital	1	1				
WELLESLEY		3	7				
	Business Startup & Acquisition	1	4				
	COVID-19	1					
	Personnel/Human Resources	1	2				
WELLESLEY HILLS		2	2				
	Business Startup & Acquisition	1	2				
	COVID-19	1					
WELLFLEET		2	4				
	COVID-19	1	4				
	Marketing & Sales	1	1				
WENHAM		2	4	1		1	\$520
	Business Startup & Acquisition	2	4	1		1	\$520
WEST BARNSTABLE		2	4				
	Business Startup & Acquisition	2	3				
	Sources of Capital	1	1				
WEST BOYLSTON		6	25				
	Business Startup & Acquisition	4	8				
	Government Procurement	1	6				
	Marketing & Sales	2	4				
	Sources of Capital	1	8				
WEST BRIDGEWATER		3	6				
	Business Startup & Acquisition	1	3				
	COVID-19	1	1				
	Strategic Plan. / Facilitation	1	2				
WEST BROOKFIELD		5	23				
	Accounting & Records	1	1				
	Business Startup & Acquisition	2	4				
	Financial Analysis & Cost Control	1	10				
	Marketing & Sales	2	8				
	Sources of Capital	1	1				
WEST CHESTERFIELD		1	2		2		\$45,000
	Marketing & Sales	1	2				
	Sources of Capital	1			2		\$45,000
WEST DENNIS		1	5				
	Business Startup & Acquisition	1	3				
	Marketing & Sales	1	1				
	Sources of Capital	1	1				
WEST HARTFORD		1	17				
	Accounting & Records	1	1				
	Marketing & Sales	1	14				
	Sources of Capital	1	2				
WEST HARWICH		1	7	1		1	\$3,000
	Business Startup & Acquisition	1	7	1		1	\$3,000
WEST HATFIELD		1	6				
	Business Startup & Acquisition	1	6				
WEST HYANNISPORT		1	2				
	Business Startup & Acquisition	1	2				
WEST NEWBURY		1	2				
	Business Startup & Acquisition	1	2				
WEST NEWTON		1	34				
	Business Startup & Acquisition	1	33				
	Sources of Capital	1	1				
WEST ROXBURY		9	19				
	Business Startup & Acquisition	5	13				
	COVID-19	2	1				
	Marketing & Sales	2	3				
	Personnel/Human Resources	1	1				
	Sources of Capital	2	3				
WEST SPRINGFIELD		19	126	2	44	1	\$9,309,535
	Business Startup & Acquisition	14	67				
	COVID-19	1	2		38		\$9,004,535
	Government Procurement	1	3				

City	Area of Counseling Main Group	Client	Contact and Prep Hours	Jobs Created	Jobs Retained	Started Business	Capital Formation
WEST STOCKBRIDGE	Inventory Control	1	2				
	Marketing & Sales	2	6				
	Sources of Capital	7	46	2	6	1	\$305,000
WEST TOWNSEND	Business Startup & Acquisition	2	8				
	Sources of Capital	1	1				
	Government Procurement	1	1				
WEST WAREHAM	Marketing & Sales	1	2				
	Business Liquidation	1	2				
	Business Startup & Acquisition	1	2				
WEST WHATELY	Business Startup & Acquisition	6	9				
	COVID-19	2	2				
	Marketing & Sales	1	1				
WEST YARMOUTH	Marketing & Sales	4	4				
	Sources of Capital	1	2				
	Business Startup & Acquisition	12	27				
WESTBOROUGH	Business Startup & Acquisition	7	13				
	Government Procurement	3	9				
	International Trade	1	2				
WESTFIELD	Marketing & Sales	1	2				
	Sources of Capital	1	2				
	Business Startup & Acquisition	21	58	4	1	3	\$306,500
WESTFORD	COVID-19	15	33	2		2	\$76,500
	Marketing & Sales	3	5		1		\$178,000
	Sources of Capital	5	13				
WESTMINSTER	Sources of Capital	4	8	2		1	\$52,000
	Business Startup & Acquisition	11	52	1		1	\$520
	Accounting & Records	2	3				
WESTON	Business Startup & Acquisition	5	8	1		1	\$520
	Marketing & Sales	4	29				
	Mgmt / Oper. Analysis	1	3				
WESTPORT	Personnel/Human Resources	1	3				
	SBIR / STTR	1	4				
	Sources of Capital	2	2				
WESTWOOD	Business Startup & Acquisition	10	77	15		3	\$1,209,000
	Accounting & Records	1	2				
	Business Startup & Acquisition	9	52	10		2	\$959,000
WEYMOUTH	Financial Analysis & Cost Control	2	2				
	Government Procurement	2	11				
	Marketing & Sales	4	7	5		1	\$150,000
WHITINSVILLE	Sources of Capital	3	4				\$100,000
	Business Startup & Acquisition	2	8				
	International Trade	1	1				
WHITMAN	SBIR / STTR	1	1				
	Business Startup & Acquisition	13	34		2		\$20,833
	Business Liquidation	1	1				
WILBRAHAM	Business Startup & Acquisition	6	19				
	COVID-19	5	2		2		\$20,833
	Loan Package Development	1	5				
WESTBOROUGH	Marketing & Sales	2	1				
	Personnel/Human Resources	1	2				
	Sources of Capital	1	5				
WHITINSVILLE	Business Startup & Acquisition	1	1				
	Business Startup & Acquisition	1	1				
	International Trade	14	63	1			\$0
WHITMAN	SBIR / STTR	10	31	1			\$0
	Sources of Capital	1	1				
	Marketing & Sales	1	10				
WILBRAHAM	Sources of Capital	4	21				
	Business Startup & Acquisition	1	2				
	Marketing & Sales	1	2				
WHITINSVILLE	Business Startup & Acquisition	1	1				
	Sources of Capital	1	1				
	Business Startup & Acquisition	10	42		1		\$45,000
WHITMAN	Business Startup & Acquisition	5	32				

City	Area of Counseling Main Group	Client	Contact and Prep Hours	Jobs Created	Jobs Retained	Started Business	Capital Formation
WILLIAMSBURG	COVID-19	3	6				
	Marketing & Sales	2	3				
	Sources of Capital	2	2		1		\$45,000
	Business Startup & Acquisition	2	3				
WILLIAMSTOWN	COVID-19	1	2				
	COVID-19	1	1				
	Business Liquidation	14	60	2	1		\$582,000
	Business Startup & Acquisition	1	5				
WILLISTON	Business Startup & Acquisition	10	25	2	1		\$582,000
	Marketing & Sales	1	2				
	Personnel/Human Resources	1	6				
	Sources of Capital	2	23				
WILMINGTON	Business Startup & Acquisition	1	2				
	Business Startup & Acquisition	8	52	1		1	\$40
	Business Startup & Acquisition	5	13	1		1	\$40
	COVID-19	2	2				
WINCHENDON	International Trade	2	37				
	COVID-19	3	2				
	Business Startup & Acquisition	1	1				
	Government Procurement	1	1				
WINCHESTER	Sources of Capital	1					
	Bus. Plan Development	4	16		1		\$300,000
	Business Startup & Acquisition	1	2				
	Business Startup & Acquisition	2	5				
WINDSOR	COVID-19	1	2				
	Financial Analysis & Cost Control	1	3				
	SBIR / STTR	2	5		1		\$300,000
	SBIR / STTR	1	18		7		\$400,000
WINTHROP	COVID-19	1	5				
	Marketing & Sales	1	8				
	Sources of Capital	1	6		7		\$400,000
	Business Startup & Acquisition	10	22				
WOBURN	Business Startup & Acquisition	6	13				
	International Trade	1	3				
	Marketing & Sales	2	3				
	SBIR / STTR	1	2				
WOODS HOLE	Sources of Capital	1	2				
	Business Startup & Acquisition	28	298	1	8	1	\$500,520
	Business Startup & Acquisition	19	33	1		1	\$520
	COVID-19	5	41				
WORCESTER	Financial Analysis & Cost Control	2	5				
	International Trade	7	200				
	Marketing & Sales	3	3				
	SBIR / STTR	3	15		8		\$500,000
WORTHINGTON	Sources of Capital	3	2				
	Business Startup & Acquisition	1	6				
	Business Startup & Acquisition	1	5				
	Sources of Capital	1	2				
WORTHINGTON	Accounting & Records	147	719	7	69	4	\$1,137,000
	Business Startup & Acquisition	7	12				
	Business Startup & Acquisition	92	276	5		4	\$20,000
	Computer Systems	2	3				
WORTHINGTON	COVID-19	2	2				
	Engineering R&D	2	2				
	Financial Analysis & Cost Control	1	3				
	Financial Analysis & Cost Control	3	14				
WORTHINGTON	Government Procurement	18	73				
	International Trade	1	5				
	Inventory Control	1	2				
	Marketing & Sales	33	137				
WORTHINGTON	Mgmt / Oper. Analysis	1	1				
	Personnel/Human Resources	5	10				
	SBIR / STTR	3	12				
	Sources of Capital	17	98	2	69		\$1,117,000
WORTHINGTON	Strategic Needs Assessment	1	3				
	Strategic Plan. / Facilitation	7	67				
	Technology	2	3				
	Technology	3	9		1		\$43,300
WORTHINGTON	Business Startup & Acquisition	2	5		1		\$43,300

City	Area of Counseling Main Group	Client	Contact and Prep Hours	Jobs Created	Jobs Retained	Started Business	Capital Formation
WRENTHAM	International Trade	1	4				
		4	53				
	Business Startup & Acquisition	2	3				
	Financial Analysis & Cost Control	1	1				
YARMOUTH	International Trade	1	49				
		1	6				
	Financial Analysis & Cost Control	1	1				
	Marketing & Sales	1	4				
YARMOUTH PORT	Technology	1	1				
		1	2				
	Business Startup & Acquisition	1	2				
<b>Grand Total</b>		<b>3,387</b>	<b>12,872</b>	<b>549</b>	<b>3,617</b>	<b>227</b>	<b>\$177,574,240</b>

**State FY22 Trainings Report**  
**July 1, 2021 - June 30, 2022**

Center	Program	Sub Program	Start Date	Training Topic	Title	Event	Total Attendees
110 SE Mass	SBDC	Not Set	8/26/2021	Financing/Capital	Understanding Business Financials	1	8
110 SE Mass	SBDC	Not Set	9/30/2021	Financing/Capital	Understanding Business Financials	1	8
110 SE Mass	SBDC	Not Set	10/21/2021	Technology/Computers	Cybersecurity Fundamentals for Business Owners	1	28
110 SE Mass	SBDC	Not Set	11/4/2021	Financing/Capital	Understanding Business Financials	1	14
110 SE Mass	SBDC	Not Set	11/8/2021	Financing/Capital	Understanding Business Financials	1	15
110 SE Mass	CARES Act	COVID-19	11/18/2021	Human Resources/Managing Employees	COVID-19 Updates for the Workplace	1	36
110 SE Mass	SBDC	Not Set	11/18/2021	Financing/Capital	Understanding Business Financials	1	41
110 SE Mass	CARES Act	COVID-19	12/3/2021	COVID-19 Finance/Capital	EIDL Updates from the SBA Before the Year End Deadlines	1	58
110 SE Mass	SBDC	Not Set	12/16/2021	Human Resources/Managing Employees	Affordable, Flexible Health Coverage for Small Businesses	1	54
110 SE Mass	SBDC	Not Set	1/20/2022	Start-up Assistance	Ready to turn your idea into a Business? NOW is the time!	1	54
110 SE Mass	SBDC	Not Set	2/17/2022	Business Plan	Creating a Business Plan for Your Success	1	44
110 SE Mass	SBDC	Not Set	3/17/2022	Financing/Capital	Understanding Business Financials	1	47
110 SE Mass	SBDC	Not Set	4/14/2022	Financing/Capital	Understanding Business Financials	1	14
110 SE Mass	SBDC	Not Set	4/15/2022	Business Plan	Business Plan Development for Electrical Contractors	1	8
110 SE Mass	SBDC	Not Set	4/28/2022	Cash Flow Management	Using Financial Statements to Manage Your Business	1	27
110 SE Mass	SBDC	Not Set	5/3/2022	Financing/Capital	Understanding Business Financials	1	16
110 SE Mass	SBDC	Not Set	6/9/2022	Financing/Capital	Understanding Business Financials	1	6
110 SE Mass	SBDC	Not Set	6/16/2022	Technology/Computers	Marketing & Social Media - Tips & Tricks to Stay Current & Connected	1	36
<b>Total</b>						<b>18</b>	<b>514</b>
150 Berkshire Reg	SBDC	Not Set	8/24/2021	Start-up Assistance	Boots to Business/ REBOOT	1	13
150 Berkshire Reg	SBDC	Not Set	3/1/2022	Technology	User Experience (UX) for Web	1	14
150 Berkshire Reg	SBDC	Not Set	3/12/2022	Start-up Assistance	Let's Get Started	1	13
150 Berkshire Reg	SBDC	Not Set	3/15/2022	Managing Business	Smart About Art	1	9
150 Berkshire Reg	SBDC	Not Set	4/27/2022	Start-up Assistance	A Starter, Starter-Up 3	1	11
150 Berkshire Reg	SBDC	Not Set	5/10/2022	Managing Business	Be Profitable Module 1: Tuning Your Operational & Business Model	1	23
150 Berkshire Reg	SBDC	Not Set	5/26/2022	Managing Business	Be Profitable Module 2: Better Financial Management	1	15
150 Berkshire Reg	SBDC	Not Set	6/1/2022	Start-up Assistance	Mount Greylock Regional High School: Intro to Marketing	1	5
150 Berkshire Reg	SBDC	Not Set	6/9/2022	Marketing/Sales	Be Profitable Module 3: Market for Profit	1	16
<b>Total</b>						<b>9</b>	<b>119</b>
170 International	SBDC	Not Set	9/17/2021	International Trade	Financing Export Sales: Resources for Massachusetts Businesses	1	42
170 International	SBDC	Not Set	9/30/2021	International Trade	2021 Major Changes to the Export Administration Regulations	1	154
170 International	SBDC	Not Set	10/8/2021	International Trade	Export Credit Risk Mitigation	1	32
170 International	SBDC	Not Set	10/20/2021	International Trade	Export Control Update	1	58
170 International	SBDC	Not Set	10/28/2021	International Trade	Global Business Development in a Pandemic	1	53

Center	Program	Sub Program	Start Date	Training Topic	Title	Event	Total Attendees
170 International	SBDC	Not Set	11/3/2021	International Trade	Tariff Management: How to Manage Costs in the Current International Trade Climate	1	30
170 International	SBDC	Not Set	11/19/2021	International Trade	Managing Cross-Border Risks and Costs Exporting to Canada	1	44
170 International	SBDC	Not Set	12/9/2021	International Trade	Best Practices for Using the Consolidated Screening List	1	77
170 International	SBDC	Not Set	1/27/2022	International Trade	Export Expo	1	547
170 International	SBDC	Not Set	3/16/2022	International Trade	Russia Sanctions & Export Controls Update	1	356
170 International	SBDC	Not Set	3/31/2022	International Trade	2022 HTS Changes & HTS Classification Review	1	47
170 International	SBDC	Not Set	4/8/2022	International Trade	Managing Trade Compliance when Doing Business with Distributors	1	47
170 International	SBDC	Not Set	4/13/2022	International Trade	New License Exception ACE and License Exception Update	1	37
170 International	SBDC	Not Set	4/27/2022	International Trade	Building an End-User Statement that Meets Your Specific Needs	1	70
170 International	SBDC	Not Set	5/4/2022	International Trade	Export Distribution Contracts & Managing Your Distributor Network	1	102
170 International	SBDC	Not Set	6/7/2022	International Trade	Armor Up Your Export Documents	1	60
170 International	SBDC	Not Set	6/16/2022	International Trade	Fundamentals of ITAR	1	36
170 International	SBDC	Not Set	6/22/2022	International Trade	5th U.S.-UK Small and Medium Enterprise Dialogue	1	46
<b>Total</b>						<b>18</b>	<b>1,838</b>
180 Govt Sales Adv	SBDC	Not Set	10/15/2021	Government Contracting	Government Contracting Matchmaker	1	65
180 Govt Sales Adv	SBDC	Not Set	9/29/2021	Government Contracting	B2G Matchmaker Preparation	1	3
180 Govt Sales Adv	SBDC	Not Set	10/5/2021	Government Contracting	Developing a Dynamic Capability Statement	1	18
<b>Total</b>						<b>3</b>	<b>86</b>
20 State Office	SBDC	Not Set	10/13/2021	Technology	USPTO Resources for Inventors, Innovators and Entrepreneurs	1	3
20 State Office	SBDC	Not Set	10/20/2021	Technology	Intellectual Property 101	1	4
<b>Total</b>						<b>2</b>	<b>7</b>
60 Western Mass	SBDC	Not Set	8/2/2021	Start-up Assistance	Basics of Starting a Business	1	10
60 Western Mass	SBDC	Not Set	7/1/2021	Start-up Assistance	Basics of Starting a Business	1	13
60 Western Mass	CARES Act	COVID-19	8/4/2021	Technology/Computers	Cybersecurity Express	1	24
60 Western Mass	SBDC	Not Set	8/5/2021	Start-up Assistance	Basics of Starting a Business	1	18
60 Western Mass	SBDC	Not Set	9/9/2021	Start-up Assistance	Basics of Starting a Business	1	6
60 Western Mass	SBDC	Not Set	9/13/2021	Start-up Assistance	Basics of Starting a Business	1	13
60 Western Mass	SBDC	Not Set	10/4/2021	Start-up Assistance	Basics of Starting a Business	1	18
60 Western Mass	SBDC	Not Set	10/7/2021	Start-up Assistance	Basics of Starting a Business	1	12
60 Western Mass	SBDC	Not Set	11/1/2021	Start-up Assistance	Basics of Starting a Business	1	13
60 Western Mass	SBDC	Not Set	11/4/2021	Start-up Assistance	Basics of Starting a Business	1	34
60 Western Mass	SBDC	Not Set	11/4/2021	Legal Issues	Business Legal Primer	1	3
60 Western Mass	SBDC	Not Set	11/17/2021	Financing/Capital	Understanding Your Business Financials	1	19
60 Western Mass	SBDC	Not Set	12/6/2021	Start-up Assistance	Basics of Starting a Business	1	17
60 Western Mass	SBDC	Not Set	12/9/2021	Start-up Assistance	Basics of Starting a Business	1	9
60 Western Mass	SBDC	Not Set	1/10/2022	Start-up Assistance	Basics of Starting a Business	1	22
60 Western Mass	SBDC	Not Set	1/13/2022	Start-up Assistance	Basics of Starting a Business	1	22
60 Western Mass	SBDC	Not Set	2/7/2022	Start-up Assistance	Basics of Starting a Business	1	18
60 Western Mass	SBDC	Not Set	2/10/2022	Start-up Assistance	Basics of Starting a Business	1	12
60 Western Mass	SBDC	Not Set	3/7/2022	Start-up Assistance	Basics of Starting a Business	1	26
60 Western Mass	SBDC	Not Set	3/17/2022	Start-up Assistance	Basics of Starting a Business	1	8
60 Western Mass	SBDC	Not Set	4/4/2022	Start-up Assistance	Basics of Starting a Business	1	16
60 Western Mass	SBDC	Not Set	4/21/2022	Start-up Assistance	Basics of Starting a Business	1	4
60 Western Mass	SBDC	Not Set	5/2/2022	Start-up Assistance	Basics of Starting a Business	1	30
60 Western Mass	SBDC	Not Set	5/26/2022	Start-up Assistance	Basics of Starting a Business	1	22
60 Western Mass	SBDC	Not Set	6/13/2022	Start-up Assistance	Basics of Starting a Business	1	30

Center	Program	Sub Program	Start Date	Training Topic	Title	Event	Total Attendees
60 Western Mass	SBDC	Not Set	6/15/2022	Financing/Capital	Balance Sheets, Income and Profit/Loss Statements: Understanding Business Financials	1	23
60 Western Mass	SBDC	Not Set	6/30/2022	Start-up Assistance	Basics of Starting a Business	1	28
<b>Total</b>						<b>27</b>	<b>470</b>
80 North Shore	SBDC	Not Set	10/6/2021	Start-up Assistance	Business Plan: (Part 1) Legal Formation	1	18
80 North Shore	CARES Act	COVID-19	9/29/2021	COVID-19 Finance/Capital	Time's Running Out: Why Your Business Needs This Loan Now!	1	44
80 North Shore	SBDC	Not Set	10/7/2021	Financing/Capital	Access to Capital - Business Line of Credit	1	11
80 North Shore	SBDC	Not Set	10/20/2021	Marketing/Sales	Why Your Local Chamber is Important for Your Business	1	16
80 North Shore	CARES Act	COVID-19	10/21/2021	COVID-19 Finance/Capital	Time's Running Out: Why Your Business Needs This Loan Now!	1	9
80 North Shore	SBDC	Not Set	10/27/2021	Technology/Computers	Cyber Security: What You Need to Know	1	9
80 North Shore	SBDC	Not Set	10/28/2021	Human Resources/Managing Employees	Retirement Planning for Small Business Owners	1	16
80 North Shore	SBDC	Not Set	11/9/2021	Financing/Capital	Access to Capital	1	26
80 North Shore	SBDC	Not Set	11/17/2021	Business Plan	Writing a Business Plan Part 2: Business Description	1	19
80 North Shore	SBDC	Not Set	12/8/2021	Managing Business	Is Your Business Properly Insured?	1	20
80 North Shore	SBDC	Not Set	1/12/2022	Women-Owned Business	How to Become Women Owned Certified with SBA	1	64
80 North Shore	SBDC	Not Set	1/26/2022	Managing Business	Pricing Your Products and Services	1	38
80 North Shore	SBDC	Not Set	2/2/2022	Marketing/Sales Business	Keys to Branding Your Audience on Social Media	1	62
80 North Shore	SBDC	Not Set	2/3/2022	Accounting/Budget	Bookkeeping Basics	1	32
80 North Shore	SBDC	Not Set	2/9/2022	Human Resources/Managing Employees	Hiring and Managing Employees	1	21
80 North Shore	SBDC	Not Set	2/10/2022	Cash Flow Management	How to Prepare Cashflow	1	22
80 North Shore	SBDC	Not Set	2/23/2022	Start-up Assistance	Starting a Business: What You Need to Know	1	23
80 North Shore	SBDC	Not Set	2/25/2022	Start-up Assistance	How to Pitch Your Business in 3 to 5 Minutes	1	15
80 North Shore	SBDC	Not Set	3/2/2022	Managing Business	The Future of Work: An Introduction to Coworking	1	8
80 North Shore	SBDC	Not Set	3/15/2022	Business Plan	Writing a Business Plan Part 1 - Legal Formation	1	30
80 North Shore	SBDC	Not Set	3/22/2022	Start-up Assistance	Writing a Business Plan Part 2 - The Business Description	1	36
80 North Shore	SBDC	Not Set	3/25/2022	Start-up Assistance	How to Pitch Your Business in 3 to 5 Minutes	1	19
80 North Shore	SBDC	Not Set	3/29/2022	Business Plan	Writing a Business Plan Part 3 - Location and Facilities	1	25
80 North Shore	SBDC	Not Set	3/30/2022	Financing/Capital	Access to Capital - Business Line of Credit	1	13
80 North Shore	SBDC	Not Set	4/5/2022	Business Plan	Writing a Business Plan Part 4 - Market Research	1	27
80 North Shore	SBDC	Not Set	4/6/2022	Human Resources/Managing Employees	Hiring Employees : Thinking Outside the Box	1	13
80 North Shore	SBDC	Not Set	4/13/2022	Managing Business	The Right Bank for Small Businesses	1	12
80 North Shore	SBDC	Not Set	4/19/2022	Business Plan	Writing a Business Plan Part 6 - Financial Information	1	14
80 North Shore	SBDC	Not Set	4/28/2022	Marketing/Sales	13 Must-Have Canva Hacks	1	63
80 North Shore	SBDC	Not Set	5/10/2022	Business Plan	Writing a Business Plan Part 5 - Management and Personnel	1	6



Center	Program	Sub Program	Start Date	Training Topic	Title	Event	Total Attendees
80 North Shore	SBDC	Not Set	5/11/2022	Women-Owned Business	How to Become Women Owned Certified with SBA	1	34
80 North Shore	SBDC	Not Set	5/24/2022	Business Plan	Soup to Nuts : Ingredients of a Business Plan	1	22
<b>Total</b>						<b>32</b>	<b>787</b>
90 Central Mass	SBDC	Not Set	7/21/2021	Business Accounting/Budget	Accounting 101	1	34
90 Central Mass	SBDC	Not Set	8/12/2021	Managing Business	Is Your Desk Job Killing Your Golf Score?	1	6
90 Central Mass	SBDC	Not Set	8/17/2021	Start-up Assistance	How to Open a Business in MA Legally	1	28
90 Central Mass	SBDC	Not Set	9/14/2021	Technology/Computers	The Digital Side of Starting a Business	1	16
90 Central Mass	SBDC	Not Set	9/14/2021	Technology/Computers	QuickBooks Desktop for Beginners	1	8
90 Central Mass	SBDC	Not Set	9/28/2021	Start-up Assistance Business	How to Open a Business in MA Legally	1	32
90 Central Mass	SBDC	Not Set	9/28/2021	Accounting/Budget	Accounting 101 - Understanding Financial Reports	1	21
90 Central Mass	SBDC	Not Set	10/5/2021	Managing Business	Serie de emprendimiento ofrecida en español (serie de 10 partes)	1	34
90 Central Mass	SBDC	Not Set	10/5/2021	Managing Business	SWOT Analysis - A Powerful Management Tool	1	3
90 Central Mass	SBDC	Not Set	10/28/2021	Start-up Assistance	Transforming Your Product Idea Into A Successful Venture	1	9
90 Central Mass	SBDC	Not Set	11/30/2021	Tax Planning	Business Tax Considerations for 2022	1	30
90 Central Mass	SBDC	Not Set	12/2/2021	Technology/Computers Business	Understanding Cybersecurity for Small Business	1	9
90 Central Mass	SBDC	Not Set	12/7/2021	Accounting/Budget	Quickbooks for Beginners (Desktop)	1	16
90 Central Mass	SBDC	Not Set	12/8/2021	Start-up Assistance Business	How to Open a Business in MA Legally	1	15
90 Central Mass	SBDC	Not Set	1/19/2022	Accounting/Budget	Accounting 101 - Understanding Current Financial Statements	1	45
90 Central Mass	SBDC	Not Set	1/25/2022	Start-up Assistance Business	How to Open a Business in Massachusetts Legally	1	12
90 Central Mass	SBDC	Not Set	2/2/2022	Accounting/Budget	Fundamentals of QuickBooks	1	24
90 Central Mass	SBDC	Not Set	2/3/2022	Technology/Computers Business	Tech Talk with Rob @ MSBDC	1	10
90 Central Mass	SBDC	Not Set	2/15/2022	Accounting/Budget	QuickBooks for Beginners (Desktop)	1	18
90 Central Mass	SBDC	Not Set	2/17/2022	Technology/Computers	Tech Talk with Rob @ MSBDC	1	5
90 Central Mass	SBDC	Not Set	2/22/2022	Start-up Assistance	How to Open a Business in Massachusetts Legally	1	10
90 Central Mass	SBDC	Not Set	2/24/2022	Start-up Assistance	Credit Scores: What's good, not so good, and how to make it great!	1	17
90 Central Mass	SBDC	Not Set	3/29/2022	Start-up Assistance	How to Open a Business in Massachusetts Legally	1	16
90 Central Mass	SBDC	Not Set	4/19/2022	Marketing/Sales	Train to Sustain: Preparation and Training Through Life's Seasons	1	3
90 Central Mass	SBDC	Not Set	4/26/2022	Start-up Assistance	How to Open a Business in Massachusetts Legally	1	12
90 Central Mass	SBDC	Not Set	4/28/2022	Start-up Assistance	Transforming Your Product Idea Into A Successful Venture	1	7
90 Central Mass	SBDC	Not Set	5/10/2022	Technology/Computers	Protect your passwords with a Password Manager	1	10
90 Central Mass	SBDC	Not Set	5/25/2022	Other	Health Connector for Business	1	5
90 Central Mass	SBDC	Not Set	5/31/2022	Start-up Assistance	How to Open a Business in Massachusetts Legally	1	12
90 Central Mass	SBDC	Not Set	6/21/2022	Managing Business	Problem Solving 101 - An Intro to Project Management	1	7

Center	Program	Sub Program	Start Date	Training Topic	Title	Event	Total Attendees
90 Central Mass	SBDC	Not Set	6/28/2022	Start-up Assistance	How to Open a Business in Massachusetts Legally	1	16
<b>Total</b>						<b>31</b>	<b>490</b>
<b>Grand Total</b>						<b>140</b>	<b>4,311</b>