



## Starting a Business

### Some Practical First-Step Resources

Whether you are an experienced business person or a first-time aspirant seeking to start your dream business, you can benefit tremendously by seeking out appropriate sources of help and information. To help you cut through the maze of public and private sources, we offer these links as a starting point in assessing / implementing / improving a business investment opportunity in Adams. This, of course, is just a beginning, not a complete list!

- 1. Massachusetts Small Business Development Center Network** - A partnership of the US Small Business Administration and the U Mass Eisenberg School of Business Administration, this statewide network of regional offices can help with **start - up plans as well as marketing, expansion, financing, quality control, and other practical functions** of starting or running a business. There is a regional office in Pittsfield, with an outreach center in North Adams. Keith Girouard, regional director in Pittsfield, has won awards for his service to this area: [kgirouard@msbdc.umass.edu](mailto:kgirouard@msbdc.umass.edu). The office in Pittsfield is located at 33 Dunham Mall, Suite 103, Pittsfield, MA 01201 Tel. # 413-499-0933. This can be a good one-stop starting place to explore the market, financing options from government and private sources, and other useful functions such as training and networking. Website: <http://www.msbdc.org/>

The parent state agency for the Small Business Center and other economic and business development is The Executive Office of Housing and Economic Development. For listings of **state business funding options, business start-up key steps, tax planning, and other aspects of what the Commonwealth of Massachusetts offers and expects**, including links to **Mass Growth Capital Corporation**, a nontraditional lender and source of technical assistance, **MassDevelopment**, which offers real estate and equipment financing solutions with higher advance rates and lower interest rates, Common capital, which is a federally financed loan maker for Western Massachusetts, **The Economic Development Incentive Program (EDIP)** is a tax incentive program designed to foster job creation and stimulate business growth throughout the Commonwealth. Participating companies may receive state and local tax incentives in exchange for job creation, manufacturing job retention

and private investment commitments, and many other useful planning, grant / funding and business development resources; go to: <http://www.mass.gov/hed/business/>

The regional economic growth council and related chamber of commerce-type promotional entity for the county is 1Berkshire. See [www.1berkshire.com](http://www.1berkshire.com)

Another state entity that provides funding to larger, more established businesses is MassDevelopment.

See: <http://www.massdevelopment.com/>

- 2. Downtown Adams Group - This** is an advocacy group of retailers, restauranteurs, artists, owners, and developers with an aim to increase downtown economic development and create a downtown growth and revitalization plan.

Consisting of 18 active members the group is focusing on three themes for 2016 -

Pop-up neighborhood;

Business Advocacy Team;

Opening doors for business;

and a variety of outreach and marketing ideas as well as developing a downtown growth plan. They provide a source of inspiration and practical advice for new and existing businesses, drawing on members with expertise in architecture and building design / code compliance, construction, marketing, finance, operations, and other practice areas. Advice on any of these topics is offered free of charge to fellow business developers / small business operators / aspirants.

<http://www.downtownadams.com>

<https://www.facebook.com/downtownadams>

- 3. Adams Arts Advisory Board - This** group is an inclusive, self-help, welcoming network of local people interested in promoting small businesses in the arts in Adams. They meet each Wednesday at 9:30 AM at Izzy's Diner (in the back room), with an additional evening meeting on the third Tuesday of each month. You can contact the group through their Facebook page to initiate contacts or just come to a meeting at Izzy's:

<https://www.facebook.com/groups/1459499441020296/>

- 4. North Adams Chamber of Commerce –** Based in the other section of what used to be the unified Town of East Hoosuck, this dynamic group provides very useful monthly networking meetings and welcomes members from Adams. Dues for small businesses start at \$120 / year, which just about pays for the snacks and soft drinks at the monthly meetings. Each meeting has a vibrant **networking component that allows you to meet**

new people who may become customers, sources of information, suppliers, vendors, friends, or colleagues. The group publishes various business guides, such as their recent guide to local restaurants. Go to [www.northadamschamber.com](http://www.northadamschamber.com) or email program coordinator and tireless networking facilitator, Ricco Fruscio at [ricco@northadamschamber.com](mailto:ricco@northadamschamber.com).

5. For very early stage entrepreneurial concept development or pre-commercial stage innovation-based businesses, we list several start up / incubator resources located at 85 Main Street in neighboring North Adams.
  - a. **Lever Entrepreneurship and Local Innovation Center** – provides working space, mentoring, and development assistance to entrepreneurs selected for their programs. Contact Executive Director **Jeffrey Thomas** at [jthomas@lever.org](mailto:jthomas@lever.org)
  - b. **Cloud85 Co-Working Space** - provides furnished, wired office space, as well as networking in a co-working environment. You can pay, on a sliding fee structure, for these services as you start up your business. The space offers a professional, entrepreneurial environment for those who are ready to move out of a home-based business development stage. Start with Jeff Thomas at Lever, listed above.
  - c. **Franklin County Community Development Corporation** – Although Franklin County is our neighbor to the East, that is, on the other side of the Berkshire Mountains, there is a consulting relationship for Berkshire County. The CDC has a major **food processing facility** and offers consulting services for those interested in starting or expanding food and food related businesses. **Amy Shapiro** , a North Adams native, is Business Development Director. She comes to 85 Main Street on a regular basis to advise and consult with those folks in the Berkshires who are interested in this kind of business development. The CDC also has links to various state and private funding sources to help start-ups in this sector. Email Amy at [amys@cdc.org](mailto:amys@cdc.org) and see more of their services at [www.fccdc.org](http://www.fccdc.org)
6. **Town of Adams** – There are several approvals required from the Town Hall prior to opening your business –
  - a. **Business Registration:** A corporation or limited liability corporation (LLC) needs to be registered with the State of Massachusetts (<http://www.sec.state.ma.us/cor/corfilessubject.htm>). A Sole Proprietorship or Doing Business As (DBA) listing can be started with a “Business Certificate” obtained from the Town Clerk 413 743 8300 X117 (Haley Meczywor at X113 or X115).

- b. **Zoning Approval:** Some businesses are required to obtain a Special permit (for zoning) and require a public hearing. Contact the Zoning Board of Appeals 413 743 8300 X171 or Pam Gerry, Administrative Assistance at X104)
- c. **Building Permit:** Most construction will require a building permit. Contact the Building Commissioner's Office 413 743 8300 X171 or Pam Gerry, Administrative Assistance at X104)
- d. **Food Permit:** Some businesses require a Food Permit and/or a Health Inspection to open. Contact the Board of Health 413 743 8300 X179 or Pam Gerry, Administrative Assistance at X104)
- e. **Liquor License:** If you are selling alcohol you will need to have either a beer and wine license from the Town or liquor license from the State. First point of contact for both of these licenses is the Town Administrator's Office 413 743 8300 X170 or Deborah Dunlap, Administrative Assistant at X100)
- f. The Town Administrator is seeking funding to establish a new planning position in the Community Development Department; one of the assignments for this person will be to serve as a one-step resource go-to person to advise on how to start a business in Adams, with tips for navigating the course with the multiple approvals that are needed from Town Hall. Watch for this position to emerge in 2016.

[http://town.adams.ma.us/Public\\_Documents/AdamsMA\\_WebDocs/government](http://town.adams.ma.us/Public_Documents/AdamsMA_WebDocs/government)

7. **Adams Agricultural Fair** - Each year, the "Aggie Fair" hosts a four-day agricultural and entertainment fair at the fairgrounds in the Zylonite section of town, just off route 8, just north of the downtown. Organizing this fair involves interaction with a wide array of economic and civic organizations. A good resource for learning about the local area is 1<sup>st</sup> Vice President, Chuck Felix at [cgfelix@verizon.net](mailto:cgfelix@verizon.net). See the fair's page on Facebook: <https://www.facebook.com/Adams-Agricultural-Fair-7548266371/?fref=ts>

For a State wide guide go to the following link -

<http://www.mass.gov/hed/business/start-business/new-business-steps.html>