

## Small Business Tool Kit for startup and early stage entrepreneurs

### I. Starting a Business

1. **Step by Step Guide to Starting a Business** - This step-by-step list is compiled from numerous business support sources and is meant to illustrate the various processes related to starting a business:  
[www.mass.gov/portal/business/start-business/new-business-steps.html](http://www.mass.gov/portal/business/start-business/new-business-steps.html)
2. **Regulations, Licenses & Permits** - Federal, state and local entities may get involved in the regulation of certain businesses, professions and business activities. Click here for a guide to our state's regulatory system:  
[www.mass.gov/portal/business/regulations-licenses-permits](http://www.mass.gov/portal/business/regulations-licenses-permits)
3. **Counseling & Assistance** – Across the Commonwealth, there are free, confidential, one-to-one management advice, technical assistance and low-cost educational training programs to prospective and existing small businesses throughout the Commonwealth.
  - a) Regional Business Counseling Centers: [www.msbd.org](http://www.msbd.org)
  - b) Small Business Technical Assistance Programs: [www.mcbs.info/resources](http://www.mcbs.info/resources)
  - c) Mentoring & Counseling from SCORE - With local chapters all over Massachusetts, SCORE is a non-profit organization dedicated to helping small businesses begin and thrive by offering mentoring and free one-on-one consultations: [www.score.org/chapters-map](http://www.score.org/chapters-map)
  - d) Federal Small Business Learning Center - the U.S. Small Business Administration provides free, online video courses to help you educate yourself - quickly - on important topics: [www.sba.gov/tools/sba-learning-center](http://www.sba.gov/tools/sba-learning-center)

### II. Funding & Financing

1. **MicroLoan Programs** – The U.S. Small Business Administration provides funds to specially designated intermediary lenders, which are nonprofit community-based organizations with experience in lending as well as management and technical assistance. These intermediaries administer the Microloan program for eligible borrowers. The list of certified microlenders for Massachusetts can be found at:  
[www.sba.gov/sites/default/files/articles/Microlender\\_140716.pdf](http://www.sba.gov/sites/default/files/articles/Microlender_140716.pdf)
2. **Regional Loan Programs**: There are several loan programs that are designed to support economic development in various regions across the Commonwealth: [www.mass.gov/portal/business/funding-financing/regional-loans](http://www.mass.gov/portal/business/funding-financing/regional-loans)

### III. Taxes

1. **Employer Tax Responsibilities** - As an employer, there are certain tax obligations to fulfill. Click to view an overview of these responsibilities: [www.mass.gov/dor/businesses/current-tax-info/guide-to-employer-tax-obligations/employer-responsibilities/overview.html](http://www.mass.gov/dor/businesses/current-tax-info/guide-to-employer-tax-obligations/employer-responsibilities/overview.html)
2. **Tax Responsibilities by Business Type** - Most businesses are required to pay tax based on business income. The type of tax as well as the necessary forms required, however, differ depending on how the business is organized. Click here for tax guidelines specific to Sole Proprietorships, Partnerships, LCCs, Corporations and more:  
[www.mass.gov/dor/businesses/current-tax-info/guide-to-employer-tax-obligations/business-income-taxes/](http://www.mass.gov/dor/businesses/current-tax-info/guide-to-employer-tax-obligations/business-income-taxes/)