

**Cover Sheet – Non-Social Service Activity**

AGENCY NAME: Valley Community Development Corporation

AGENCY ADDRESS: 256 Pleasant St., Suite A, Northampton, MA 01060

AGENCY PHONE NO: 413-586-5855 CONTACT PERSON: Dee Dice ext 230

CONTACT PERSON EMAIL: dd@valleycdc.com

CDBG FUNDING REQUEST: \$32,000.

1. Project Name: Microenterprise Assistance Program
2. Project Description: Microenterprise assistance will be made available to low and moderate - income Amherst residents interested in starting a new business or continuing to make their businesses grow in the target areas. Technical assistance includes: help in preparation of business plans and financial projections; marketing; and access to financing through micro-loan programs or conventional financing. Support is available in terms of referrals and is based on individual need.
3. Project Location: (Street address) 256 Pleasant St., Suite A, Northampton, but the Small Business Development Coordinator will come to the client’s Amherst location for meetings, as needed.
4. Budget Request: \$32,000.
5. Type of Activity (check one):
  - Public Facility
  - Architectural Barrier Removal
  - Other – please explain Microenterprise Assistance

6. National Objective:  
Total number of beneficiaries (individuals served): 32

Total Low/Mod beneficiaries (individuals served): 32

The microenterprise assistance is provided to a L/M income person who owns or is developing a microenterprise with five or few employees including the owner (s).

**Project Name:** Microenterprise Assistance Program

**Project Location:** 256 Pleasant St., Suite A, Northampton, but the Small Business Development Coordinator will come to the client's Amherst location for meetings, as needed.

**Census Block Group:** Identified Target Areas

**National Objective Description**

Valley Community Development's purpose is to provide business technical assistance primarily to underserved businesses with 5 or fewer employees. Underserved businesses include women and minority owned and operated businesses, immigrant populations, low income entrepreneurs, and businesses.

Valley Community Development requires that each client self-declare on our Income Certification form that includes financial income and demographic data. A file is established for each client containing the certification plus detailed notes on every interaction with each client.

**Demonstrate Consistency with Sustainable Development Principles**

1. **Concentrate Development and Mix Uses:** Valley's Microenterprise Assistance Program will concentrate its efforts in the target areas identified by the Town for CDBG dollars. By targeting the town/village centers, the Town is promoting, in relationship to our proposal, development that is compact, conserves open space in other areas of town. The Town is promoting pedestrian friendly districts that mix commercial, civic, cultural, educational and recreational activities with open spaces and homes.
2. **Advance Equity:** The small business assistance we propose to provide will serve 100% of small businesses/entrepreneurs who are at or below 80% of AMI therefore providing technical assistance to promote economic growth both for the individual business as well as the economic growth of the community.
8. **Increase Job and Business Opportunities:** Valley's Microenterprise Assistance Program will provide technical assistance to low- and moderate- income small businesses/entrepreneurs seeking to expand or create businesses in the Town's identified target areas. With our services, we will provide access to education (training workshops in the region); and well regarded technical assistance services that are detailed elsewhere in the application which promotes opportunities for entrepreneurs and small business owners. Valley has years of experience in providing business technical assistance in support of the growth of local businesses including local industries i.e., local food, retail, etc.
10. **Plan Regionally:** Since Valley's service area includes most of Hampshire County, Valley has its pulse on the economic needs of the Pioneer Valley region as it pertains to small businesses. We collaborate with Franklin County CDC; Hilltown CDC, the Commonwealth's Small Business Development Center, Common Capital. We have also collaborated with the International Language Institute (ILI), Center for New Americans (CNA) and Southeast Asian Coalition as we continue to work to expand our reach to immigrant communities.

The following Sustainable Development Principles are not directly applicable to the Microenterprise Assistance Program:

3. Make Efficient Decisions; 4. Protect Land and Ecosystems; 6. Expand Housing Opportunities; 7. Provide Transportation Choice; 9. Promote Clean Energy

### **Demonstrate Consistency with Target Area requirements**

Valley Community Development's location is in Northampton, but we will provide business services to the target areas or small businesses interested in locating in a target area.

#### **A. Demonstrate Consistency with Community Priorities**

According to the 2018 Community Development Strategy, the Economic Development portion states "community planning efforts have consistently stressed the need to increase and diversify non-academic business employment opportunities for Amherst area residents. To meet this objective, the Town believes it can encourage two seemingly divergent strategies: **increase small businesses and support services** in the village centers." "Included in this effort is a **collaborative approach with abutting communities** and the region to attract businesses that could utilize local resources.

The project specifies that 100% of the participants are L/M income. The underserved populations that we would service include women, veterans, immigrants and disabled who are Amherst residents or businesses in these target areas. It could also include a population which is looking to open a business in these target areas.

Many businesses which should succeed are undercapitalized and lack the business support they need to succeed. They also lack the ability to analyze their own situation in a professional way. Dealing with these problems is the strength of Valley Community Development's Small Business Development Program. Other businesses which are poised for growth have issues that include needs for upgrading their location, the increased cost of health insurance, additional working capital, etc. With Valley Community Development's experience, we are able to assist businesses at all stages of start-up and growth to become more viable, gain access to additional financing, and create more jobs.

#### **B. Agency Information**

For more than 30 years, Valley Community Development has been providing a comprehensive range of services in affordable housing development, economic development, and first time homebuyer/homeowner services for income eligible consumers. Valley has developed 279 housing units and has over 150 units in the pipeline. We have provided small business services for almost 25 years to over 1600 consumers.

Valley recently updated its Community Investment Plan (CIP) 2020-2022 for the Department of Housing and Community Development (DHCD) for the Commonwealth's Community Investment Tax Credit (CITC) Program. Valley identified both long and short term goals over the next three years as noted below:

- ❖ Valley will have over 200 new housing units, either developed or in the pipeline and will continue to be recognized as the primary developer of affordable housing in its geographic area
- ❖ Valley will determine whether it can undertake LIHTC housing developments without a partner. Potential outcomes would be a stronger financial position, flexibility in choosing development deals and less process in decision making.
- ❖ Valley will serve between 325-350 first time homebuyers and existing homeowners annually
- ❖ Valley will grow constituents/key stakeholders who are fully engaged in helping to advocate for affordable housing and providing direction to the CDC's programs with a goal of engaging 250-300 annually
- ❖ Valley Community Development will maintain an annual budget of \$750,000 to support staff to carryout Valley's goals
- ❖ Increased staff capacity will include a full-time economic development director and a half-time development fundraising officer as well as regular housing consultant services to expand our housing development in year 1-2. Determination to be made in year 3 if a second real estate project manager is viable and necessary.
- ❖ Valley will serve 50 small businesses with existing staff and up to 80 businesses if FT staffing is achieved annually
- ❖ Valley Community Development will maintain an active and inclusive board of directors that reflects the diversity of the communities it serves. All board members are actively engaged in fund development, political advocacy, and community engagement.
- ❖ Continue to advance energy efficiency and environmental sustainability/climate resiliency for affordable housing development

**See attached organizational chart and FY20 Board of Directors**

**C. Project Budget Information - Attached**

**D. Project Description**

Valley Community Development has a 25 - year track record of providing comprehensive technical assistance for low and moderate income individuals and businesses in Hampshire County, MA and would like to intentionally expand its focus in Amherst. We help both entrepreneurs who want to start businesses, as well as owners and managers of existing businesses in a widely diverse range of industries and professions, from food related businesses to retail stores, professional practices, restaurants, publishing, etc. Our technical assistance includes "hands on" support for developing business plans and financial projections, helping clients prepare documentation to support their application for funding financing. We work closely with many financial institutions and non-profit funders, such as Franklin County CDC and Common Capital, to provide our clients the best opposable outcome for financing. We serve a wide variety of racial/ethnic people including Asian, Latin, African American, and multi-racial clients. Valley Community Development collaborates with other non-profits as appropriate to enhance our capabilities when a client's needs are outside our range of expertise. What has been prioritized for Amherst is one-to-one technical assistance to clients in need. With the proposed grant the Small Business Development Program intends to service a total of 32 clients, create 6 new jobs and preserve and retain 8 jobs. 100% of these clients will be L/M income with emphasis on the minority and disadvantaged populations.

Valley Community Development tracks the outcome of every client by following up and providing additional technical assistance via individual counseling sessions, telephone discussion, email exchanges, referrals, on-site visits and review of financial reporting and projections. We maintain hard files on each client as well as computer files with our CRM system, documenting every interaction. If a financial institution has provided financing, we will coordinate with them on follow up as required.

#### **E. Project Need**

In the 2018 Amherst Community Development Strategy, the Economic Development portion states the need for small business support services. Amherst has identified that small businesses are facing greater market place and financial challenges than ever before. Retail buying is decreasing and small businesses face extreme competition with larger and more technologically savvy competition. Although there are growing technology-based solutions to many of the challenges, it requires sound decision making and strategic planning to implement successful marketing campaigns, manage more efficient operations, and to better apply assets and capital in order for small businesses to succeed. Valley Community Development helps businesses by providing pragmatic and realistic ideas, plans, solutions and directions. Economic growth to the small business sector is important for communities to grow and sustain.

#### **F. Community Involvement and Support**

- Potential beneficiaries of this project include increasing the business community with possible new jobs, referrals of services and opportunities to support these businesses. Improving the overall business vitality of Amherst would be a benefit of this program and is priority of the Town of Amherst.
- In order to maintain involvement of the project beneficiaries, continued relationships including surveys, evaluations and regular check ins will assure their continued growth.

#### **G. Project Feasibility**

This project would be just one component of the Valley Community Development's current programming. The Small Business Development Program at Valley has been operating for 25 years and has a substantial track record. Funding over the years include Northampton CDBG which has provided funds for the past 25 years plus funding from banks and a grant from Massachusetts Growth Capital Corporation (MGCC.) Valley's current Small Business Development Coordinator has established a rapidly growing part-time program in the two years she's been with the agency. With the Amherst CDBG grant our program can grow into a full-time program with no lack of consumers.

Due to the part time status of our program, we have not had the opportunity to survey or establish need for our services in Amherst, but for the past two years, we have serviced 9 clients within the target area without any marketing. In Hampshire County, Valley has serviced 82 clients in the past year with a continuous need being evident. From our experience of over 25 years of helping small businesses, we experience an overwhelming need and demand for both individual consulting services and workshops.

- Dee Dice has been the Small Business Development Coordinator for Valley Community Development for the past 2.5 years. The Small Business Development Program has a track record with the Northampton CDBG Program as well as with another funder Massachusetts Growth Capital Corporation (MGCC). Our fiscal director will track income and expenses.
- Northampton CDBG has awarded Valley's Small Business Development Program annually for the past 25 years. This year their award monies were doubled due to the increase in businesses served within the L/M income range and appropriate location specifications. We report on time and meet our contract goals in a timely manner.
- See Amherst Scope for the specific milestones.

## H. Project Impact

Valley Community Development will enable 32 income qualified people to have access to free one-on-one technical assistance enabling 6 jobs to be created and 8 jobs to be retained. The results will ensure increased financial stability and sustainability within each business and greater economic stability for the community. Because each business is unique, specific outcomes will apply to each business.

Valley Community Development determines impact not by the number of entrepreneurs or small business counseled, but by determining specific outcomes as follows:

- **New business created/acquired:** Possible **Indicators:** obtaining working capital, bought existing business, acquired new equipment, products or inventory, obtained a lease, created new legal entity, created marketing/advertising materials, designed website, refined products, etc.
- **Business stabilized:** Possible **Indicators:** improving cash flow, obtained working capital, renegotiated lease/moved to better location, refinanced loan, paid debt, caught up on rent, resolved legal, tax, regulatory, or licensing problem, bought, created or sold business, etc.
- **Business grew/increased revenue:** Possible **Indicators:** increased capital, increased revenue/grew business, bought/created another business, increased # employees, expanded locations or built out location, added products/services/increased inventory/equipment, received new clients/contracts/expanded into markets, etc.
- **Business received financing:** Possible **Indicators:** closed on conventional financing, nonconventional financing i.e., Franklin County CDC, Common Capital, family and friends, etc.

Individuals will understand the complexities of starting a business which will lead to better decisions about whether to pursue starting a business. Existing businesses will improve sales, revenue and profits.

Assistance to individuals and businesses will increase their possibility of success and financial stability allowing them to become self-sufficient and increase accessibility to economic opportunities. People seeking financing will be supported by assisting with the development of business plans and financial projections.

**Town of Amherst Microenterprise Assistance Program  
7/1/20 - 6/30/21**

**Revenue**

**Town of Amherst CDBG** **\$32,000**

**Expenses**

**Salaries**

Coordinator, Small Business Development (.3 FTE) \$16,441  
 Executive Director, Supervisor (.025 FTE) \$2,500  
 Fringe Benefits (25%) \$4,735

**Other Expenses**

Supplies, printing, copying \$250  
 Advertising \$250  
 Travel/Auto \$250  
 Indirect Costs (rent, utilities, insurance, IT,  
 supplies, telephone, internet, copier, training,  
 travel, etc.) \$7,573

**Total Expenses** **\$31,999**

**Surplus/Loss** **\$1**

*Joanne Campbell, ED 12.20.19*

**Small Business Development Program  
7/1/20 - 6/30/21 (1st DRAFT)**

**Revenue**

City of Northampton CDBG \$20,000 (historical-only for L/M Northamptonites)  
 Florence Bank \$5,000 (historical)  
 Massachusetts Growth Capital Corp. (MGCC) \$40,000 (projected)  
 Capital One Grant Funding \$9,000 (historical)  
 Fundraising through MA CITC Program \$5,000 (committed)  
 Miscellaneous Bank Grants \$5,000 (historical)  
**Town of Amherst CDBG** **\$32,000 (requested)**

**Total Revenue** **\$116,000**

**Expenses**

**Salaries**

Coordinator, Small Business Development (1.0 FTE) \$56,825  
 Executive Director, Supervisor (.10 FTE) \$10,000  
 Fringe Benefits (25%) \$16,706  
 Direct Program Costs \$750  
 Indirect Costs (rent, utilities, insurance, IT,  
 supplies, telephone, internet, copier, training,  
 travel, etc.) \$27,450

**Total Expenses** **\$111,731**

**Surplus/Loss** **\$4,269**

Valley Community Development Corporation  
 FY 2020 Budget

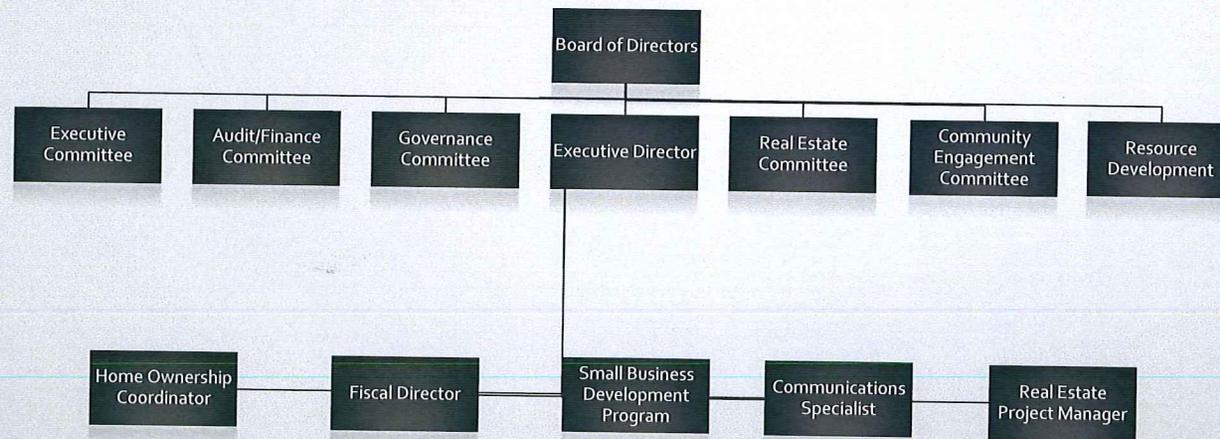
	FY 2019 Budget	FY2020 Budget
Amherst-CDBG	45,000	-
Developer Overhead-N'ton Lumber Yard	82,159	-
Developer Overhead-Sergeant House	83,000	112,732
Developer Overhead-35 Village Hill Road	-	20,956
Developer Fees-Sergeant House	-	208,763
Easthampton-CPA-FTHB	10,000	2,877
Foreclosure Prevention-DOB	20,000	21,000
Homebuyer Workshop Fees	10,800	10,800
Homeownership Marketing Fees	3,000	3,000
Interest	500	200
Properties-excess cash	15,000	-
MHP-Homesafe	10,000	10,000
MGCC-FCCDC	10,000	45,000
N'ton-CDBG-FTHB & EcoDev	30,000	40,000
Pelham-CPA	5,000	4,800
Annual Appeal/Fundraising	2,000	9,400
Corporate Contributions-Non CITC	13,000	14,300
Individual-CITC	110,000	157,630
Business-CITC	100,000	62,150
United Way-Greater Boston-CITC	75,000	56,884
United Way	15,000	15,000
<b>Total Revenue</b>	<b>639,458.68</b>	<b>795,492.25</b>
Salaries	377,956	387,872
Payroll Tax	41,575	32,000
Fringe Benefits	61,375	87,000
<b>Total Personnel</b>	<b>480,906</b>	<b>506,872</b>
Other Expense:		
Advertising	1,750	2,000
Audit/Accounting	9,900	9,900
Copy/Printing	2,700	5,200
Corporate fees/taxes	1,015	1,500
Electricity	2,900	3,550
Equipment Rental & Repairs	5,000	4,600
Food	2,250	4,600
Fuel	900	1,200
Legal	-	-
Liability Insurance	5,917	8,317
Loan Interest	800	1,400
Maintenance & Repairs	500	500
Meeting Expense	500	3,000
Membership/Dues	3,000	3,500
Minor Equipment	500	500
Miscellaneous	1,200	1,700
Office & Space Rent	27,765	29,364
Office Supplies	2,600	5,000
Postage	1,300	1,100
Professional Consultants	49,775	128,080
Program Supplies	200	200
Telephone/Communication	6,500	6,000
Training/Staff Development	1,400	4,500
Travel/Auto	4,500	3,000
<b>Total Other Expense</b>	<b>132,872</b>	<b>228,711</b>
<b>Total Expense</b>	<b>613,778</b>	<b>735,583</b>
<b>Gross Surplus</b>	<b>25,681</b>	<b>59,909</b>

**Valley Community Development**  
**Statement of Financial Position**  
For the Periods Ended October 31, 2019 and September 30, 2019

	<u>October 19</u>	<u>September 19</u>	<u>Change</u>
<b>ASSETS</b>			
Current Assets			
Cash	103,539	97,102	6,437
Receivables	72,906	83,178	(10,272)
Prepaid expenses	39,182	42,835	(3,653)
<b>Total Current Assets</b>	<b>215,627</b>	<b>223,115</b>	<b>(7,488)</b>
<b>Total Fixed Assets, net</b>	<b>26,466</b>	<b>26,466</b>	<b>-</b>
Other Assets -			
Restricted cash	268,299	275,834	(7,535)
Security deposits	2,063	2,063	-
Due from subsidiaries, net	84,486	85,360	(874)
Due from related parties	432,217	434,627	(2,410)
Projects under development	503,130	498,206	4,924
Notes receivable	1,415,000	1,415,000	-
<b>Total Other Assets</b>	<b>2,705,195</b>	<b>2,711,090</b>	<b>(5,895)</b>
<b>TOTAL ASSETS</b>	<b>2,947,288</b>	<b>2,960,671</b>	<b>(13,383)</b>
<b>LIABILITIES &amp; EQUITY</b>			
Liabilities			
Current Liabilities			
Accounts payable	23,168	55,341	(32,173)
Accrued expenses & withholdings	48,698	48,289	409
<b>Total Current Liabilities</b>	<b>71,866</b>	<b>103,630</b>	<b>(31,764)</b>
Long Term Liabilities			
Deferred revenue	1,804	3,324	(1,520)
Notes payable-Admin	27,329	27,811	(482)
Notes payable-Projects under development	464,866	458,975	5,891
<b>Total Long Term Liabilities</b>	<b>493,999</b>	<b>490,110</b>	<b>3,889</b>
<b>Total Liabilities</b>	<b>565,865</b>	<b>593,740</b>	<b>(27,875)</b>
Equity			
Net Assets	2,378,234	2,378,234	-
Net Income (loss)	3,189	(11,303)	14,492
<b>Total Equity</b>	<b>2,381,423</b>	<b>2,366,931</b>	<b>14,492</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>2,947,288</b>	<b>2,960,671</b>	<b>(13,383)</b>

Unaudited-No Assurance  
For Management Purposes Only

# Valley Community Development Corporation



**VALLEY COMMUNITY DEVELOPMENT  
BOARD OF DIRECTORS  
TERMS OF SERVICE  
FY20**

Richard Abbott, CPA, Treasurer  
163 Northampton Street  
Easthampton, MA 01027  
(413) 529-9697

[Richard@abbott-cpa.com](mailto:Richard@abbott-cpa.com)

**Term:**

8/12

11/21

Years of Service: 7 years

Kim Alston  
Smith College  
123-125 Elm Street  
Northampton, MA 01063  
(413) 313-9164  
Program Coordinator,  
Muslim Student Advisor

[kalston@smith.edu](mailto:kalston@smith.edu)

**Term:**

11/18

11/21

Years of Service: 1 year

Richard Bauman  
18 Lawler Drive  
Easthampton, MA 01027  
(413) 527-8199  
(Easthampton resident/retired IRS economist)

[rchrdbmn@gmail.com](mailto:rchrdbmn@gmail.com)

**Term:**

11/08

11/20

Years of Service: 11 years

Madeline Weaver Blanchette  
41 Valley Street  
Northampton, MA 01060  
(413) 259-5966  
(Attorney)  
(Northampton resident)

[mwblanchette.law@gmail.com](mailto:mwblanchette.law@gmail.com)

**Term:**

11/16

11/22

Years of Service: 3 years

Maureen Borg  
Coldwell Banker Realtors  
112 Main Street  
Northampton, MA 01060  
(413) 896-6742  
(Broker Associate)

[maureenborg@gmail.com](mailto:maureenborg@gmail.com)

**Term:**

11/17

11/20

Years of Service: 2 years

Pat Byrnes, Clerk  
192 South Street  
Northampton, MA 01060  
(413) 584-1377 (h)  
(413) 559-7350 (c)  
(Northampton resident/retired)

[pbyrnes2@comcast.net](mailto:pbyrnes2@comcast.net)

**Term:**

1/12

11/21

Years of Service: 7 years

William Fontes  
Easthampton Savings Bank  
36 Main Street  
Easthampton, MA 01027  
(413) 668-6044 (c)  
(Commercial Loan Officer, SVP)

[wfontes@bankesb.com](mailto:wfontes@bankesb.com)  
**Term:**  
12/14  
11/20  
Years of Service: 5 years

Amy Fyden, Vice-President  
5 Cold Spring Lane  
Hadley, MA 01035  
(413) 822-4869 (c)  
(bankESB, Hadley Branch Manager)  
(Hadley resident)

[afyden@bankesb.com](mailto:afyden@bankesb.com)  
**Term:**  
9/13  
11/22  
Years of Service: 6 years

Peter Jessop, President  
397 Russell Street  
Sunderland, MA 01375  
(413) 222-1040 (c)  
(Retired building contractor)

[Peterwjessop@gmail.com](mailto:Peterwjessop@gmail.com)  
**Term:**  
12/14  
11/20  
Years of Service: 5 years

Theresa LaValley  
28 Golden Court  
Hadley, MA 01035  
(413) 387-9401  
(Sales associate, Marshall's)  
(Hadley resident)

[lavalleytheressa@yahoo.com](mailto:lavalleytheressa@yahoo.com)  
**Term:**  
12/15  
11/21  
Years of Service: 4 years

Dorothy Nemetz  
44 Munroe Street  
Northampton, MA 01060  
(413) 586-2733 (h)  
(413) 320-3948 (c)  
(non-practicing/retired attorney)  
(Northampton resident)

[djnemetz@aol.com](mailto:djnemetz@aol.com)  
**Term:**  
11/18  
11/21  
Years of Service: 1 year

Donald Perry  
528 Federal Street  
Montague, MA 01351  
(413) 345-8347  
(Self-Employed)

[donaldperry2014@gmail.com](mailto:donaldperry2014@gmail.com)  
**Term:**  
11/16  
11/22  
Years of Service: 3 years

Carol Walker  
28 King Street  
Hatfield, MA 01038  
(413) 247-5317 (h)  
(413) 559-7605 (c)  
(Consultant)

[walkerdavis28@comcast.net](mailto:walkerdavis28@comcast.net)  
**Term:**  
11/13  
11/22  
Years of Service: 6 years

**APPENDIX A**  
**Amherst Scope of Services – FY20**

**Agency Name: Valley Community Development Corporation**

**Program Name: Micro-Business Assistance**

Problem/Need	Service / Activity	Timetable / Accomplishments	Indicators	Proposed Number to be served	Outcomes / Benefits
<p><i>What priority need does the activity address?</i></p> <p>Economic Development</p> <p>National Objective: LMC</p> <p>As retail sales decrease, unemployment increases and our society becomes more dependent on technology, the small business owner is forced to learn and implement new skills reflecting this new era of small business.</p> <p>Self-employed individuals and small businesses are experiencing reduced revenue and increased costs and need help reconstituting and redirecting their business to deal with today's economy.</p>	<p><i>Detail of the activity</i></p> <p>“Starting Your Own Business” workshop will be held regularly in Amherst and covers topics entrepreneurs need to know and think about before starting a business.</p> <p>Business technical assistance (TA) to low and moderate income Amherst residents will include those starting a business and current owners who employ five or fewer full-time employees including the owner. This can include marketing and sales assistance, loan preparation, business plan development, financial projections.</p>	<p><i>Accomplishments (by quarter)</i></p> <p>One-to-one technical business assistance services are on-going. .</p> <p>Estimated quarterly TA accomplishments:</p> <p>QTR 1: 6 QTR 2: 9 QTR 3: 9 QTR 4: 8</p>	<p><i>How will progress be measured?</i></p> <p>Number of individuals in existing businesses who receive business TA</p> <p>Number of individuals and/or businesses assisted</p> <p>Number of jobs created or retained</p>	<p><i>Number of people</i></p> <p>Technical assistance will be provided to 32 individuals and/or businesses</p> <p>6 new jobs created 8 jobs retained</p>	<p><i>Expected result and/or nature of change</i></p> <p>Individuals will understand the complexities of starting a business which will lead to better decisions about whether to pursue or not And existing businesses will improve sales, revenue and profits.</p> <p>Assistance to individuals and businesses will increase their possibility of success and financial stability allowing them to become self-sufficient and increase accessibility to economic opportunities. People seeking financing will be supported by assisting with the development of business plans and financial projections.</p>

## Start Up Businesses

Do you have a great idea for a product or service?

Let's decide if it is a viable business. We like people with ideas! It's always a good practice to test out your idea, before you go live.

We can help you think through your idea, create a business plan and put it into action, with professional guidance.

We offer NO COST Business Assistance.



**Florence Bank**

City of  
**Northampton**  
Massachusetts



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

## Who We Are

Valley Community Development is a non-profit agency with a mission that seeks to empower low and moderate income people and underserved populations manage and improve the quality of their lives. We accomplish this through the development of affordable housing, providing economic opportunities, and encouraging community leadership.

Our primary service area is the Northampton-Easthampton-Amherst-Hadley area though we serve all of Hampshire County for homeownership and small business services.

Valley Community Development is governed by a volunteer Board of Directors comprised of people who live or work in our service area.

**Valley Community Development**

Dee Dice  
256 Pleasant St,  
Holyoke St Entrance  
Northampton, MA 01060

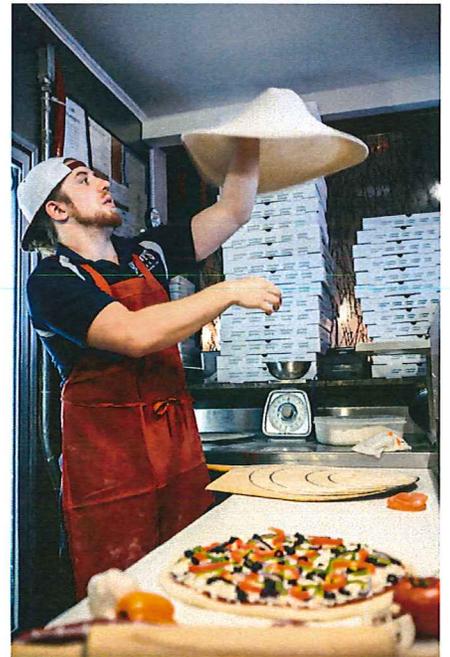


413.586.5855 x230  
[valleycdc.com](http://valleycdc.com)  
[dd@valleycdc.com](mailto:dd@valleycdc.com)

**Building.  
Access.  
Opportunity.**



## Small Business Development Building. Access. Opportunity.



**Valley Community Development**



## Our Services

- Start-up Business Assistance
- Business Plan Development
- Marketing & Sales Strategies
- Cash Flow Analysis
- Organizational Analysis
- Financial Plan Development



Valley Community Development is a HUD Approved Counseling Agency

## Existing Businesses

Does your current business need a fresh perspective?  
What do you need to change in order to make your business thrive?  
How can you market effectively?

Let's take a look together.

We can assist in these areas:

- Better cash flow management
- More efficient operations
- Improved employee relations
- Increased productivity

**We understand. We've been there.**



## Small Business Development

Valley Community Development's small business services offers a range of no cost workshops and one-on-one consultations to meet the needs of low, moderate and middle income entrepreneurs and small businesses. These are available to both start-up and existing businesses and include business planning, cash flow analysis, marketing, credit repair and debt reduction, as well as access to conventional and community loan funds.



The goal of the Small Business Program at the Valley Community Development is to create and retain more jobs and promote economic development for a healthy and viable business community.

- Join us -

# Created Events



**Specialty Food**  
PRESENTS THE  
**FANCY FOOD SHOW**

**Road Trip!**

Join us June 24th for the Fancy Food Show in NYC with other foodies & food retail businesses

Limited seats - 1st come, 1st served.  
Register now! <https://sforce.co/2JzbzNh>

## LINKING DIGITAL ADVERTISING TO BUSINESS GROWTH - LIVE!

*Brought to you by*

**Common Capital**  
LIFE. INVESTMENT. GROWTH.

**SBA** U.S. Small Business Administration

**CDC** U.S. Department of Health and Human Services

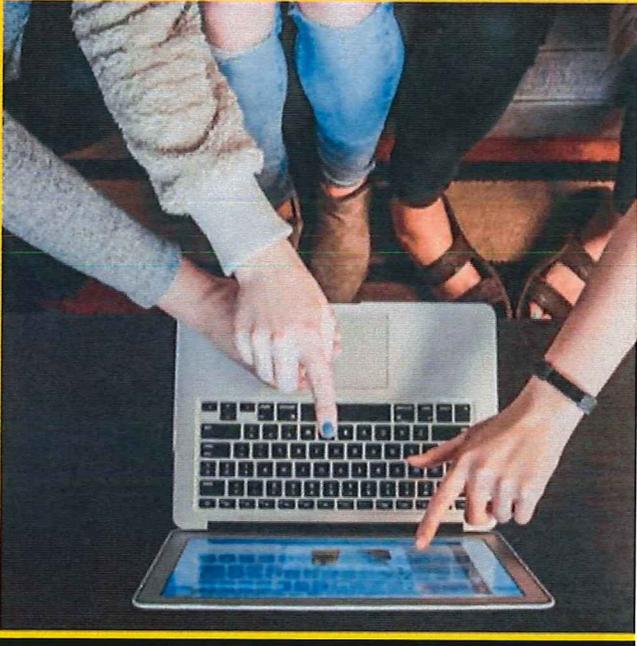
**MGCC**

**Attract**  
FROM CLIENTS

**Topics Covered**

- ✦ Customer Avatars
- ✦ Lead Magnets
- ✦ Content Marketing
- ✦ Facebook Marketing
- ✦ Video Marketing
- ✦ Traffic School

**RUNS 9/20-12/17 IN NORTHAMPTON AND SPRINGFIELD**  
TEXT "GET COMMONCAPITAL" TO 40404 TO LEARN MORE!



Contact Anita Eliason - 413.577.1760

We've got your transportation covered, plus some extras  
Pick up locations in Greenfield, Northampton & Springfield

# MUNDO ARTISAN FOODS

LIVING SELLERS, STORES, AND SHOPPERS IN WESTERN MASSACHUSETTS

DISTRIBUTION • FOOD DEMOS & EVENTS • FOOD IMPORTING • CONT.



## WELCOME TO A WORLD OF DELICIOUS OPPORTUNITIES!

At Mundo Artisan Foods, we combine our love of unique artisanal food products with our international perspective and our passion for connecting makers with buyers. Our "food gypsy" spirit knows no boundaries. What can we do for you?



# UPCOMING WORKSHOPS

- QuickBooks Online Basics - Sept 28, Oct 5, 12, 19
- Basics of Starting A Business - Sept 18, Nov 13
- Website 101 - Sept 26, Oct 3, 10
- Email Newsletters - Sept 19

All workshops are free  
Register online at [valleycdc.com](http://valleycdc.com)

Valley  
Community  
Development



Building.  
Access.  
Opportunity.

Dee Dice, Small Business Development Coordinator  
30 Market St, Northampton, MA 413.586.5855 x230

LIVE UNITED  
United Way

United Way  
of Hampshire County

