

COVID-19 Resources

Business Resources

Main Links:

Business Guide Page – for resources to manage and grow your business

<https://www.sba.gov/business-guide>

Funding Programs – Loans, investment capital, disaster assistance, surety bonds and grants

<https://www.sba.gov/funding-programs>

Federal Contracting – Guides, assistance and counseling

<https://www.sba.gov/federal-contracting> (general federal contracting link)

<https://www.sba.gov/federal-contracting/contracting-assistance-programs> (this is for contracting assistance programs)

<https://www.sba.gov/federal-contracting/counseling-help> (this is for federal contracting counseling/help)

<https://www.sba.gov/federal-contracting/contracting-guide> (this is a contracting guide for federal contracting)

Learning Center – courses on managing and growing your business range from marketing to sales, social media and beyond

<https://www.sba.gov/learning-center> (direct link for the learning center)

Find Local Assistance – direct links to local SBA office, SBDC and SCORE partners

<https://www.sba.gov/local-assistance> (this link takes them to the local assistance page on the SBA website)

<https://www.sba.gov/local-assistance/find/?type=SBA%20District%20Office&pageNumber=1>
(finding your local SBA office)

<https://americassbdc.org/> (Finding SBDC office, the SBDC link on SBA website directs them to this specific link)

<https://www.score.org/> (this is another link from the SBA website that directs them to this link)

More detailed links:

Manage your business – from managing finances through selling your business

<https://www.sba.gov/business-guide/manage-your-business/manage-your-finances> (direct link on SBA website that gives more details on paying taxes, buying assets, staying legally compliant)

<https://www.sba.gov/business-guide/manage-your-business/pay-taxes> (content from SBA website on paying taxes, determining your state tax obligations, and federal tax obligations)

<https://www.sba.gov/business-guide/manage-your-business/stay-legally-compliant> (staying legally compliant, ongoing federal filing requirements, ongoing state filing requirements, maintaining licenses, permits, and recertification's)

<https://www.sba.gov/business-guide/manage-your-business/small-business-cybersecurity> (common threats for cybersecurity, assessing business risk, best practices, training and events)

Grow Your business – getting funding, expanding, programs and contracts

<https://www.sba.gov/business-guide/grow-your-business/get-more-funding> (getting more funding content, preparing to request for more funding, and funding sources)

<https://www.sba.gov/business-guide/grow-your-business/expand-new-locations> (expanding to new locations, how to prepare for a new market, legal steps to expand your business, and Franchising)

<https://www.sba.gov/business-guide/grow-your-business/merge-acquire-businesses> (merging and acquiring businesses, what's the difference, calculate how much the other business is worth, making a merger or acquisition agreement, transferring business ownership)

<https://www.sba.gov/business-guide/grow-your-business/become-federal-contractor> (becoming a federal contractor, complying with federal contracting rules, small and disadvantaged businesses)

<https://www.sba.gov/business-guide/grow-your-business/export-products> (exporting products, the benefits, counseling and training, finding international buyers, export finance programs, additional trade resources)

<https://www.sba.gov/business-guide/grow-your-business/women-owned-businesses> (what is OWBO, funding for women-owned small businesses, WOSB federal contracting program, other resources for women-owned businesses)

<https://www.sba.gov/business-guide/grow-your-business/native-american-owned-businesses> (what is ONAA, free technical assistance, other federal programs, additional Native American resources)

<https://www.sba.gov/business-guide/grow-your-business/veteran-owned-businesses> (what is OVBD?)

<https://www.sba.gov/business-guide/grow-your-business/lgbt-owned-businesses> (LGBT inclusion and outreach, SBA's Network for LGBT businesses)

We could also do links to specific courses:

Social Media Marketing

<https://www.sba.gov/course/social-media-marketing/> (course, course content, and worksheets)

Sales for small businesses

<https://www.sba.gov/course/sales-guide-small-business-owner/> (course, course content, and worksheets)

Sales guide

<https://www.sba.gov/course/sales-guide-small-business-owner/> (30 minute course, course transcript, and worksheets)

Grow you business through SBA's ALL Small Mentor-Protégé Course

<https://www.sba.gov/course/all-small-mentor-protege-program/> (30 minute course, course transcript, and worksheets)

EIDL Loan (SBA Economic Injury Disaster Loan)

- Regarding EIDL, if an applicant applied to the SBA EIDL portal and got to the screen where they received notice that their application was submitted successfully and they were assigned a loan number that begins with a "3" then their EIDL loan is in the SBA system. The page with the loan number is the only confirmation that clients will receive that the application was successfully submitted. The EIDL Advance will literally show up in the borrower's bank account (\$1,000 per employee, up to a max of \$10,000). There is no other communication between the SBA Disaster Assistance Office and the borrower until the loan offer is made via email due to the overwhelming demand and lack of staff available to maintain constant contact with everyone throughout the entirety of the loan process.
- If the applicant has a scenario that is different than what I described above or is just looking for a status update, they will have to contact the SBA disaster customer service center at 1-800-659-2955 (TTY/TDD: 1-800-877-8339) or disastercustomerservice@sba.gov for more information.
- Apply directly on-line at: <https://covid19relief.sba.gov/#/>
- These loans have a 3.75% interest rate for small businesses and a 2.75% rate for nonprofits and are usually capped at \$2 million.
- Disaster loans can be used to cover many business expenses, like payroll, accounts payable, equipment and machinery purchases, real estate payments and other bills you cannot pay because of COVID-19.

Paycheck Protection Program (PPP)

- The U.S. Chamber of Commerce has created a ["How to Get a Coronavirus Emergency Paycheck Protection Loan" webpage](#). Below is an overview provided by the U.S. Chamber of Commerce in regards to guidance provided by the U.S. Department of Treasury for the Paycheck Protection Program.
- The U.S. Department of Treasury shared [new information](#) regarding the Paycheck Protection Program. The Paycheck Protection Program prioritizes millions of Americans employed by small businesses by authorizing up to \$349 billion toward job retention and certain other expenses. Please review the resources provided by the U.S.

Department of Treasury below and visit their [webpage](#) for additional information.

- A top-line overview of the program can be found [here](#).
- If you're a lender, more information can be found [here](#).
- If you're a borrower, more information can be found [here](#).
- The application for borrowers can be found [here](#).
- [SBA Payment Protection Program Standard Operating Procedures](#)
- Download application at: <https://www.sba.gov/sites/default/files/2020-04/PPP%20Borrower%20Application%20Form.pdf>
- Need to complete and then apply with your financial institution
- The Paycheck Protection Program provides small businesses with funds to pay up to 8 weeks of payroll costs including benefits. Funds can also be used to pay interest on mortgages, rent, and utilities.
- Forgiveness is based on the employer maintaining or quickly rehiring employees and maintaining salary levels. Forgiveness will be reduced if full-time headcount declines, or if salaries and wages decrease.
- Area Lending Banks:
<https://files.constantcontact.com/5061598a001/5352368f-07f4-4b34-8e1e-29fa3ad3529a.pdf>
- Non Traditional Lenders as of 4/28/2020
 - ✚ PayPal <https://www.paypal.com/us/home>
 - ✚ Square <https://squareup.com/us/en>
 - ✚ Intuit <https://www.intuit.com/>
 - ✚ Kabbage <https://www.kabbage.com/>
 - ✚ OnDeck <https://www.ondeck.com/>
 - ✚ Blue Vine <https://www.bluevine.com/>
 - ✚ Funding Circle <https://www.fundingcircle.com/us/>

More Information

- <https://files.constantcontact.com/5061598a001/6a632e86-6164-4461-98d8-ee48a7ead9.pdf>
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General loan opportunities – low or no interest loans and grants

- [US Chamber of Commerce guide to the CARES Act](#) Your questions answered on eligibility, what lenders are looking for, how much you can borrow and loan forgiveness
- [U.S. Chamber of Commerce “Guide to SBA’S Economic Injury Disaster Loans”](#) The Coronavirus Aid, Relief, and Economic Security (CARES) Act expands the Small Business Administration’s long-standing Economic Injury Disaster Loan Program (EIDL). The EIDL program was created to assist businesses, renters, and homeowners located in regions affected by declared disasters. [Learn more at the U.S. Chamber of Commerce EIDL webpage](#)
- [Apply for a SBA Disaster Loan](#) – Steps for SBA loan applications. Please note:
 - No collateral required for up to \$25K in loan amount
 - Collateral for \$25K+ but lower threshold for what is considered collateral
 - Tech community, patents, IP and AR can be considered for collateral
- [Everything You Need to Know About SBA COVID-19 Economic Injury Disaster Loans](#)
- [Bridgeway Capital Loans for COVID-19 Response Fund – Bridgeway also offers technical assistance for small businesses through the Entrepreneurship Hub](#)
- [PA Department of Community and Economic Development \(DCED\)](#) – Regular updates from Governor Wolf’s office on loans and business assistance
 - [List of non-life sustaining businesses](#) – updated April 1, 2020
 - [Life sustaining business frequently asked questions](#)
 - [Pennsylvania Manufacturing Call to Action Portal](#) – Manufacturers, distributors and other suppliers are encouraged to use this portal to notify the Pennsylvania DCED of your ability to produce critical medical supplies and products in response to the COVID-19 pandemic
 - Request for waiver/exemption to non-life sustaining business closure now unavailable
- [Information for ACED borrowers](#) – Receive deferment of existing loans with no accrued interest
- [Apply for loans from the Honeycomb Small Business Relief Fund](#) – Community-sourced loans for impacted businesses
- [Apply for loans from the Hebrew Free Loan Association of Pittsburgh](#) – Nonsectarian interest-free loans for small business/residents
- [Apply for Kiva’s 0% interest loans up to \\$15,000](#) – Community-sourced loans for impacted small businesses

- Please note the COVID-19 Working Capital Access Program is no longer receiving applications due to depletion of funds.

Advice for small businesses

- **WEBINAR:** Friday, April 17, 2020 / 10-11 a.m. **“How Small Businesses in Our Region/PA Can Survive the Shutdown.”** Part of Confronting COVID-19 and hosted by Spotlight PA. Panelists include Pittsburgh Regional Alliance President Mark Anthony Thomas; Robert Stein, Executive Director, University of Pittsburgh’s Institute for Entrepreneurial Excellence; and Kevin Shivers, President & CEO, Pennsylvania Association of Community Bankers. **Register here:** <https://bit.ly/3cjDcF7>
- [Contact your local SBDC](#) or an [SBA Local Assistance partner](#) for individual guidance on your business needs.
- Free telephone counseling to assist with SBA Economic Injury Disaster Loan (EIDL) through the [Chatham Center for Women’s Entrepreneurship](#).
- The University of Pittsburgh’s [Institute for Entrepreneurial Excellence](#) Resources, technical assistance and webinars for impacted businesses
- [National Minority Supplier Development Council](#) – Information to mitigate COVID-19’s impact on the suppliers, including free webinars
- [“Business as Usual” daily webinars from the Pittsburgh Technology Council](#) –
- Learn directly from state representatives and local CEOs about loans, employment information and other essential topics throughout the COVID-19 crisis
 - Recordings of previous PTC webinars [found here](#)
- Technical advisory services, virtual trainings and funding opportunities for small and medium sized manufacturers [offered by Catalyst Connection](#)
- [Citizens Bank Small Business Recovery Program](#) – The grant is meant for assisting small business workforces and their service to the community.
- <https://www.savesmallbusiness.com/#eligibility>

Entrepreneurial community connections

- [Mentorship for local founders](#) Regional database matching founders with established mentors for virtual office hours
- Carnegie Mellon [Swartz Center for Entrepreneurship](#) Start-up and entrepreneurial resources
- [Innovation Works](#) Virtual assistance for start-ups. Inquiries and questions can be made to info@innovationworks.org

- [“What Pittsburgh Founders Need to Know – Insights on the Current VC Environment”](#) – Free Thursday webinars for Pittsburgh founders. Link will be updated weekly. April 9th offers a great line-up of speakers including Roadrunner Recycling, BloomBoard, Duolingo and GridWise Founders.
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Workforce issues – Connections for upsizing and downsizing

- [Partner4Work](#) Resources for businesses; workers, job seekers, and youth
 - [Southwest Corner Workforce Development Board](#) Helping employers and job seekers throughout Washington, Greene and Beaver counties
 - [Staffing agencies – click here for listing](#)
 - [Virtual tip jar](#)— CMU-created resource to help support industry service workers
 - [Unemployment compensation](#) – Expedited procedures, including suspension of the “wait week” for claimants and waiving the work search and work registration requirements
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Donations and Supplies

- [PPE/Supplies – Donations & Requests, Regional Contacts](#)
- [Wolf Administration Launches Commonwealth of Pennsylvania Critical Medical Supplies Procurement Portal](#) The Commonwealth of Pennsylvania Critical Medical Supplies Procurement Portal was developed through a joint effort between the Pennsylvania Emergency Management Agency, the Department of Health, the Department of General Services, and the Department of Community and Economic Development to source the most needed supplies for medical providers, emergency responders, and health care professionals.