

State and Local Coronavirus Small Business Assistance

States and municipalities are adding programs by the day. Check your governor's website for up-to-date information about relief available in your area. The National Governors Association offers a list of [governors' websites](#).

State/Local Government:

Atlanta: The Atlanta City Council approved Mayor Keisha Lance Bottoms' call for a \$7 million coronavirus emergency fund that will allocate \$1.5 million to small businesses.

Birmingham: The [Birmingham Strong Emergency Loan Fund](#) is providing zero-interest, 180-day loans up to \$25,000 to small businesses with less than 50 employees.

Chicago: Mayor Lori Lightfoot revealed a \$100 million [Chicago Small Business Resiliency Loan Fund](#) that will provide low-interest loans to the city's struggling small businesses.

Denver: The city's business owners can apply for cash grants up to \$7,500 as part of Denver Economic Development and Opportunity's [emergency relief program](#). Denver Mayor Michael Hancock also announced the creation of a \$4 million small business relief fund.

Florida: The [Florida Small Business Emergency Bridge Loan Program](#) is providing loans up to \$50,000 with one-year terms to small businesses with 2 to 100 employees.

Iowa: Governor Kim Reynolds announced the creation of an [Iowa Small Business Relief Program](#) that will allocate grants ranging from \$5,000 to \$25,000, as well as tax deferrals.

Los Angeles: The city's [Small Business Emergency Microloan Program](#) is offering loans ranging from \$5,000 to \$20,000 with 0% to 3% interest rates.

Maryland: The state's Department of Commerce released two initiatives for small businesses: a \$50 million [Emergency Relief Grant Fund](#) that offers grant amounts up to \$10,000 and a \$75 million [Emergency Relief Loan Fund](#) that will provide businesses with 50 or fewer employees loans up to \$50,000.

Massachusetts: Governor Charlie Baker announced a [\\$10 million relief fund](#) for Massachusetts businesses affected by the coronavirus. Funds up to \$75,000 are immediately available for companies with fewer than 50 full- and part-time employees.

Michigan: The Michigan Economic Development Corp. received approval to implement a [Michigan Small Business Relief Program](#) that will allocate \$10 million in small business grants and \$10 million in small business loans to local business owners.

Minnesota: The state's Department of Employment and Economic Development will be providing [interest-free emergency loans](#) ranging from \$2,500 to \$35,000 to Minnesota-based businesses in need.

New Mexico: The New Mexico Economic Development Department created the [COVID-19 Business Loan Guarantee Program](#) to aid small businesses seeking

emergency loans or lines of credit. The program can guarantee a portion of a loan or line of credit up to 80% of principal or \$50,000.

New York City: The [NYC Small Business Services](#) is offering businesses with fewer than five employees grants to cover 40% of payroll costs for two months. Businesses with fewer than 100 employees and sales decreases of 25% or more will be eligible for zero-interest loans up to \$75,000.

Philadelphia: The city's [COVID-19 Small Business Relief Fund](#) is providing immediate relief to local small businesses in the form of grants and zero-interest loans.

Portland: Small businesses located in Portland's Jade District or Old Town Chinatown are eligible to receive support through the city's [\\$190,000 emergency fund](#). Asian and Pacific Islander business owners will be prioritized.

Rhode Island: Governor Gina Raimondo partnered with Microsoft to provide Web-based Microsoft Office applications to Rhode Island small businesses for free for six months.

Sacramento: The city established a \$1 million [economic relief fund](#) for businesses that provides 0% interest loans up to \$25,000 per business.

Salt Lake City: Business owners based in the area can apply for 0% interest loans up to \$20,000 as part of the city's [emergency loan program](#).

San Diego: Mayor Kevin Faulconer announced a \$6 million [Small Business Relief Package](#) that will give microloans ranging from \$10,000 to \$20,000 to local small businesses with 100 or fewer full-time employees.

San Francisco: Small businesses with fewer than five employees are eligible to receive up to \$10,000 for staff salaries and rent.

Seattle: The city's Office of Economic Development is providing [\\$1.5 million in grants](#) up to \$10,000 to small businesses. The mayor is also deferring tax payments for business-owner candidates and will set up a small-business recovery task force.

Syracuse: The Syracuse Economic Development Corp. created a [\\$500,000 fund](#) to provide 0%-interest, 180-day emergency loans up to \$25,000 to the city's small businesses.

Wisconsin: The Wisconsin Economic Development Corp. launched [Small Business 20/20](#)—a \$5 million grant program that will give companies with fewer than 20 employees up to \$20,000.

California

San Francisco COVID-19 Small Business Resiliency Fund

Businesses with between one and five employees can apply for up to \$10,000 in [emergency funding](#) to help cover rent and employee salaries.

Who's eligible: You must show that you lost 25% or more of your revenue, that you have less than \$2.5 million in gross receipts and that you're properly licensed to operate in San Francisco.

How to apply: The quickest way is to fill out an online [application form](#) and email it to investsf@sfgov.org. You'll need to supply proof of payroll costs and lost revenue.

The City of San Francisco has also initiated a [moratorium on evictions](#) for small- and medium-sized businesses whose revenue has been affected by the coronavirus. It's effective for 30 days starting March 17, and the mayor has the capability to extend it for another 30 days.

City of Los Angeles Small Business Emergency Microloan Program

Businesses and microenterprises in Los Angeles that are responsible for providing low-income jobs can get an [emergency microloan](#) of \$5,000 to \$20,000. Loans with repayment terms of six months to one year carry an interest rate of 0% and five-year loans have interest rates of 3% to 5%.

Who's eligible: To get a loan, you must meet requirements including having “reasonable and responsible” individual credit history, committing to use the loan for working capital only and ensuring your business is located within the City of Los Angeles. If you own 20% or more of the business, you must guarantee the loan.

How to apply: [Apply online](#) and provide supporting documentation including business and personal tax returns, three months of bank statements and business and personal financial statements.

Los Angeles has also instituted a [moratorium on evictions](#) of businesses impacted by the coronavirus through March 31.

Colorado

Denver Small Business Emergency Relief

This program offers cash grants of up to \$7,500 to businesses in industries particularly hard-hit by the coronavirus.

Who's eligible: Small businesses that have lost the ability to operate, including restaurants, retail shops, barbershops and nail salons.

How to apply: Grants will be distributed monthly, and the first applications will be due March 31. Details are sparse, but fill out an [interest form](#) to get more information from the city.

Florida

Florida Small Business Emergency Bridge Loan Program

Loans of up to \$50,000 — \$100,000 in certain special cases — are available to coronavirus-affected small businesses. The loans are meant to serve as short-term funding that can be repaid once businesses can access alternative funding. Loans are interest-free for one year; after that, the interest rate rises to 12%.

Who's eligible: For-profit small businesses with two to 50 employees. Any previous bridge loans a business has taken out must be paid off.

How to apply: [Submit](#) an application by May 8, 2020, along with supporting documents including business tax returns, individual tax returns and employer tax documentation.

Illinois

Chicago Small Business Resiliency Fund

Starting March 31, small businesses in Chicago can apply for [low-interest loans](#) of up to \$50,000 with repayment terms of up to five years. The amount of the loan you'll qualify for depends on your revenues before business was affected by the coronavirus.

Who's eligible: You must demonstrate a 25% drop in revenue, have less than \$3 million in revenue and fewer than 50 employees, and have no current tax liens or legal judgments.

How to apply: [Apply online](#) and include your most recent tax return, bank statements going back to October 2019 and photo ID.

Michigan

Michigan Small Business Relief Program

The State of Michigan will provide both [grants and loans](#) to small businesses affected by the coronavirus starting on or around April 1. Grants will be available in amounts of up to \$10,000 to help cover working capital. Loans will be available in amounts from \$50,000 to \$200,000 at interest rates of 0.25%.

Who's eligible: Companies with 50 employees or fewer can qualify for grants, while loans are targeted at companies with 100 employees or fewer that can't get credit elsewhere. In both cases, businesses must show income loss.

How to apply: Applications aren't yet available, but check [Michigan Economic Development Corporation](#) for updates.

New York

New York City Employee Retention Grant Program

Small businesses with one to four employees can apply for a grant of up to \$27,000 that covers 40% of payroll costs over the course of two months. You must show that you lost 25% of your revenue due to the coronavirus. Refer to New York City's [coronavirus resource page](#) for small businesses for more information.

Who's eligible: Businesses must be located in one of New York City's five boroughs, have been operating for six months or more and have no current tax liens or legal judgments.

How to apply: [Apply online](#) through the New York City Department of Small Business Services website. You'll submit financial documentation showing your revenue decrease and how it compares to this time last year, plus payroll records and bank account information.

New York City Small Business Continuity Fund

If your business has fewer than 100 employees, you can get up to \$75,000 in interest-free loans from the city to cover revenue losses.

Who's eligible: Businesses within the five boroughs that have experienced at least a 25% reduction in revenue can qualify. You must have no tax liens or legal judgments against you, and you must prove a loss in revenue and that you are able to repay the loan.

How to apply: Applications aren't yet open, but fill me out an [interest form](#) on the New York City Department of Small Business Services website to get more information when it's available. In the meantime, gather documents that show your decrease in revenue including 2019 tax returns, bank statements and point-of-sales reports.

Oregon

Beaverton Emergency Business Assistance Program

Businesses in Beaverton that were ordered to close as a result of government coronavirus guidelines can apply for \$2,500 per month in rent or mortgage reimbursement while the city is in a declared state of emergency.

Who's eligible: Businesses with fewer than 50 employees that have been ordered to change their services due to the coronavirus. They must have a commercial storefront in Beaverton and a rental lease or mortgage on the property.

How to apply: Submit an application [online](#); funds are awarded on a first-come, first served basis.

Hillsboro Small Business Emergency Relief Program

From March 23 to April 20, businesses in Hillsboro can apply to receive a \$5,000 grant to offset losses associated with the coronavirus. Priority will be given to restaurants, bars, education facilities and businesses that serve large groups of people.

Who's eligible: Businesses with 10 or fewer employees will be prioritized.

How to apply: Submit a W-9, federal tax ID number and Hillsboro business license number along with an online [application](#).

State Government Grants for Small Business

State-level small business grants are generally geared towards that particular state's social or economic concerns. They're meant to work in tandem with federal or other state grants, so you'll usually get less funding. That said, they're much more accessible due to lower competition. Also, many are matching grants: Instead of just providing the funds for you to use for a certain purpose, some will require that you match the money they give as well.

You can search for business grants in your own state and industry by looking at your state's department of commerce website or grants portal. The Grants.gov website is primarily for federal grant search. Below, we list some popular states.

Also, an important note: While we're listing state-specific government grants for small businesses, many of these run across multiple states, so don't give up if the grant looks right but your states don't match.

21 Arizona Commerce Authority

The [Arizona Commerce Authority](#) is a great resource for small business owners in AZ. You can check back throughout the year for new competitions and grant options. The Arizona Step Grant is a popular program, which provides grant funding for small businesses that are exporting products or expanding into international markets.

22 Arkansas Technology Transfer Assistance Grant Program

The Arkansas Economic Development Commission offers several grants, rebates, and incentives to businesses that create jobs or expand in Arkansas. For example, the [Infrastructure Grant](#) is for businesses that create full-time jobs in Arkansas.

23 Colorado Export Development Grant

Colorado regularly ranks as one of the best states for startups and entrepreneurship, and the state government is helping to make sure that innovation continues in this state. Colorado offers government [grants for many types of small and medium-sized businesses](#), especially businesses that are interested in international development or that are involved in advanced industries like robotics.

24 D.C. Small and Local Business Grant

The D.C. Department of Small and Local Business has multiple open grant opportunities for businesses in particular “wards” of the city. You can keep track of the ongoing grant opportunities on their [Current Solicitations and Opportunities site](#). They tend to offer the most grants to retail businesses that are revitalizing downtown neighborhoods.

25 Idaho State Trade Expansion Program (STEP) Grant

Many states actually have a STEP program, [Idaho included](#). However, they each have individual application processes and qualification criteria, so you’ll want to make sure you double-check what you need to do to apply. In Idaho, these government grants are primarily for small businesses that want to enter international markets.

26 Illinois Recycling Expansion and Modernization Program

Sustainability-driven businesses in Illinois (and other states) should consider the [REM program](#), which offers grants of up to \$250,000. Note that this is a matching grant program, so you’ll have to put up your own cash to receive this government grant funding for your small business. Budget well in advance if you’re aiming for this opportunity.

27 Iowa Business Development Grant Recycling

Iowa provides a wide range of business development grants. The state’s focus is on businesses that create manufacturing jobs and enhance Iowa’s other industries. There are also grants for retail businesses that are rehabilitating downtown buildings. You can see the latest opportunities on [Iowa’s grants portal](#).

28 Kansas Job Creation Fund

The [Kansas Job Creation Fund](#) gives grants to businesses looking for help establishing themselves in Kansas. The fund typically disburses the grant money to recipients over three years as their company reaches certain investment and employment benchmarks.

29 Louisiana Community Development Block Grant

The [Office of Community Development](#) aims to improve the living environments and economic opportunities for Louisiana’s low-income residents. Although small businesses can’t apply directly, you can contact the state or local government branches that are most relevant to your business’s function and see if you can receive that funding to do community work. There are also disaster recovery grants that are issued to businesses affected by hurricanes.

30 Maryland Child Care Quality Incentive Grant Program

The Maryland Division of Early Childhood Development recently reopened its [CCQIG](#) program for local childcare facilities. This small business grant is awarded quarterly.

31 ExportMD Program

For those especially enterprising small businesses: If you’re looking to market internationally, then [this Maryland program](#) could help you cut down on costs.

32 Maryland Economic Development Assistance Authority and Fund

Although we happen to be listing a lot of Maryland initiatives, many states carry the same or similar programs in their own boundaries as well. In this case, the [MEDAAF](#) is an unusually broad small business grant and loan opportunity for Maryland small business owners. Priority funding areas and industries vary with each grant cycle, so you’ll want to keep an eye out for updates.

33 Minnesota Dairy Business Planning Grant

On the other side of the spectrum, this program covers a narrow sliver of Minnesota's small businesses—but that means low competition. If you manage a dairy farm or are developing environmental technologies related to dairy farming, look into the [DBPG](#).

34 Minnesota REETAIN

REETAIN, or [Retaining Early Educators Through Attaining Incentives Now](#), offers small grants to childcare professionals in Minnesota. If you're a childcare professional in Minnesota, this could be the extra cash you need to help defray costs.

35 Minnesota Crop Research Grant Program

Again, most state's agriculture departments have small business grants that are some variation on the [CRGP](#). If your business researches agricultural product quality, quantity, or value, this government grant could work well for you.

36 Minnesota Innovation Voucher Award Program

If your business needs cash to purchase technical assistance or to commercialize your products, you can score a substantial amount of capital with [this grant](#). This is a matching grant for small business startups, so you'll need to put up half of the cash.

37 Minnesota Job Creation Fund

The [Minnesota Job Creation Fund](#) is for new and expanding businesses that meet targets for job creation and capital investment. Eligible companies can receive up to \$1 million for creating or retaining high-salaried jobs and for rehabilitating facilities.

38 Nebraska Child Care Grant

For childcare homes and centers, [this program](#) offers a number of smaller business grants for you to apply to.

39 New York City Commute Enhancement Grant

With awards up to \$10,000, the [NYCCE grant](#) can apply to a number of initiatives related to city commuting. If you're a New York small business with a toe in transportation, applying here is a must.

40 North Carolina Recycling Business Development Grants

The Recycling Business Assistance Center aims to encourage sustainability and reduce waste with [this yearly grant program](#).

41 North Carolina IDEA

Looking for grants for your small business startup? The [NC IDEA](#) gives out business grants of up to \$50,000 and has sponsored nearly 100 high-tech companies with growth potential. This is actually a private foundation, but their grants are open only to North Carolina businesses. There are different grants for different types of companies—such as [small business grants for women](#)-owned businesses or seed-stage businesses.

42 Tennessee Department of Economic and Community Development

With small business grants for companies that are expanding, offering training initiatives, or improving public infrastructure, the [Tennessee DoECD](#) isn't one to skip if you're located in this state.

43 Texas Young Farmer Grant

For residents between 18 and 46 years of age, this small business grant funds projects that support [Texas' agricultural production](#) and community.

Local Small Business Grants

In addition to statewide government grants, cities, towns, and nonprofits finance their own small business grant programs. Continuing the trend, these usually carry smaller

payloads but less competition. For local small business grants, you've got a substantial upper hand if you serve your community in a tangible and demonstrable way.

Plus, is your small business aimed at promoting health, environmental consciousness, or similar initiatives? If so, you'll be looking at even more local grants to apply for—and get [funding for your eco-friendly business](#). Because local small business grants are so geographically specific, we've pulled just a few to show you what kinds of opportunities may exist in your nearby city or town. Again, make sure to look for similar programs in your own locality.

44 Cleveland Department of Economic Development

Many cities—including [Cleveland](#), which we'll use as an example for this section—have a number of small business grants and initiatives to foster entrepreneurship.

45 Job Creation Tax Abatements

Your small business might be in an Enterprise Zone (as Ohio terms it), or a similar type of area, and accordingly be offered tax incentives for projects or operations that [create jobs](#). These aren't technically small business grants, but they put additional money in your business's pocket that you can use to grow.

46 Tech Delta Grant Program

Small businesses in the tech space that create five or more jobs in the city of Cleveland can apply for [this grant](#) that awards funding on a square foot basis—\$5 per square foot, up to \$50,000 to expand operations or lower rent costs.

47 Ben Franklin Technology Partners, Big Idea Contest

Continuing the trend of encouraging research and development, [this contest](#) presents a challenge to companies in Central and Northern Pennsylvania and awards a sizable grant—\$50,000 in cash, alongside seminar access, special business and financial services access, and consultation for applying for federal grant money.

48 Ben Franklin Innovation Partnership

The Ben Franklin Technology Partnership partially funds the [Innovation Partnership](#), which is a local grant program centered around helping Pennsylvanian small businesses afford those SBIR and STTR federal research and development grant programs we discussed above. Though this is statewide, we're including it under the local category because it's actually a consolidation of [microloan programs](#) throughout the region.

49 Chicago IncentOvate

In past years, this [project](#) has awarded \$400,000 to cultural projects in the city of Chicago. Although it's unclear whether this grant will be repeated in future years, it's a reflection of grants you should be looking for in your own city. You don't need to be running a research and development business or a green technology-oriented farm to get small business grants, after all.

50 Chicago Small Business Improvement Fund

The [SBIF](#) supports small businesses repairing or remodeling their location, whether by updating windows and floors, replacing signage, or purchasing nearby property to expand into. Note that you'd receive this matching grant after completing and paying for your remodeling, so be cautious—plenty of other businesses are likely competing for small business grants like these.

51 Miami Mom and Pop Small Business Grant

If you're in Miami and have been in business for at least a year, make sure to apply to [this program](#) meant to "bridge the gap between local government and small owned and operated businesses."

52 New York City Fashion Manufacturing Initiative

The [FMI](#) offers business grants to New York City fashion companies who need to purchase equipment, make upgrades, or train their employees.

53 New York City Job Creation and Retention Program

Is your small business new to Lower Manhattan, and can you commit to creating at least 75 new jobs in the area? If so, look to the [JCRP](#) grant.

54 Centers for Advanced Technology Grants in the Buffalo Niagara Region

These small business grants are given out in the Buffalo Niagara region of New York to businesses that partner with a college or university on a research and development project that helps commercialize a technology and bring it closer to market. There are [15 of these grants](#) available across the state.

55 Lumpkin Foundation Grant

The Lumpkin Foundation is a private foundation, but they offer grants for small business startups in East Central Illinois. Grants are [available to organizations](#) that focus on foodservice, the local agriculture economy, and sustainable practices.

56 Orlando Downtown Commercial and Residential Building Improvement Program

This [Orlando program](#) provides business grants between \$15,000 and \$120,000 for organizations that make improvements to buildings within the downtown Orlando Community Redevelopment Agency (CRA) boundaries. This program encourages the reuse of vacant or underutilized properties and hopes to improve the appearance and support the long-term viability of downtown Orlando.

57 Southeast Michigan Resilience Fund

Aimed at investing in stormwater infrastructure solutions and restoring the region's unique natural areas, the [Southeast Michigan Resilience Fund](#) grant program gives out small business grants ranging from \$50,000 to \$300,000 for businesses working on projects that support either of these goals.

58 New Mexico True CoOp Program

Local townships and cities, as well as states, give tourism grants to businesses that promote travel and visitors to their area. This [particular program](#) works with small businesses to help them promote what's uniquely New Mexican about their event or location.

59 Salt Lake City River District Gardens Facade Improvement Grant

Part of a local beautification program, [this grant](#) applies only to businesses within a certain district of the city. Again, though not a lot of money, small business grants like these are uncompetitive and low in effort to apply for.

60 San Francisco Historic Preservation Grant

The city of San Francisco gives grants and business loans to [emerging and established businesses](#). Grants are available to companies that are working on preserving and rehabilitating historic buildings. This could be perfect for retail, brick-and-mortar businesses.

Many states are offering specific assistance to small business owners impacted by the outbreak. (Photo by Hero Images / Getty Images)

[Arkansas](#) — The State Chamber of Commerce has created a list of resources and regularly-updated information for business owners in the state.

[Atlanta](#) — Invest Atlanta has established a Business Continuity Loan Fund (BCLF) with \$1.5 million of funding from the City of Atlanta. The fund will offer small businesses zero-interest loans to address a lack of working capital and cash flows as a result of reduced consumer demand, the ability to fulfill product or service orders and other economic conditions.

[California](#) — Employers facing potential closures or layoffs can request America's Job Center of California Rapid Response Services for help in evaluating your business and employee situation. Employers experiencing a hardship as a result of COVID-19 may request up to a 60-day extension of time from the state's Employment Development Department (EDD) to file their state payroll reports and/or deposit state payroll taxes without penalty or interest.

[Chicago](#) — Mayor Lori E. Lightfoot announced a new \$100 million economic relief package to support Chicago's small businesses that are experiencing a temporary loss of revenue as a result of the COVID-19 outbreak. The City is launching the new Chicago Small Business Resiliency Loan Fund in partnership with the Catalyst Fund, chaired by Treasurer Melissa Conyears-Ervin, and other private sponsors. The new fund will provide more than \$100 million in low-interest loans to severely impacted small businesses over the coming months, targeting historically under-resourced communities with an emphasis on minimizing hardship for those businesses and their employees.

[Florida](#) — The Florida Small Business Emergency Bridge Loan Program will make loans to individuals who, individually or collectively, own at least 51% of the equity of the business. A borrower will be required to sign an agreement that the proceeds of the loan will be used only for purposes of maintaining or restarting the business in the designated area. Use of proceeds to pay off debts already incurred for qualifying business maintenance or restart purposes may be authorized on a case-by-case basis.

[Maryland](#) — The Maryland Department of Commerce has announced a \$50 million Grant Fund for working capital to assist Maryland small businesses with each grant up to \$10,000. There is also a [\\$75 million Loan Fund](#) for loans up to \$50,000 per business not exceed three months of cash operating expenses open to businesses with fewer than 50 employees.

[Massachusetts](#) — The \$10 million Small Business Recovery Loan Fund will provide emergency capital up to \$75,000 for companies with under 50 full-time and part-time employees, including nonprofits with no payments due for 6 months.

[Michigan](#) — The Michigan Economic Development Corporation has compiled resources to help create the Michigan Small Business Relief Program will provide up to \$20 million in support for small businesses negatively impacted by COVID-19. The funding is divided between \$10 million in small business grants and \$10 million in small business loans to support businesses facing drastic reductions in cash flow and the continued support of their workforce. Funds for the program are expected to be available no later than April 1, 2020.

[New York City](#) — The NYC Small Business Services is offering grants and zero-interest loans to businesses in specific categories of size and revenue impact. Businesses with fewer than 100 employees who have seen sales decrease by 25% or more will be eligible for zero-interest loans of up to \$75,000 to help mitigate losses. The city is also offering small businesses with fewer than 5 employees a grant to cover 40% of payroll costs for two months to help retain employees.

[Portland](#) — Businesses in the Jade District or Old Town Chinatown can apply for a part of the \$190,000 in funds available for grants.

[Pennsylvania](#) — The Pennsylvania Department of Community and Economic Development has put together a COVID-19 Business Resource guide that appears to be updated almost daily. There's a list of contacts and resources that are available to assist affected businesses.

[Philadelphia](#) — The COVID-19 Small Business Relief Fund offers grants or zero-interest loans to the city's businesses impacted by the virus. Microenterprise grants of \$5,000, small business grants of up to \$25,000 and small business loans with 0% interest of up to \$100,000 are available.

[San Francisco](#) — The city's Office of Economic and Workforce Development has a comprehensive list of resources and updated information for business owners in the bay area. The city is rapidly instituting programs to help business owners. Follow [@sfoewd](#) on Twitter to keep up to date with the latest information.

[Sacramento](#) — The city created the small business emergency economic relief loan programs to give up to \$25,000 loans at 0% interest.

[Salt Lake City](#) — The city's Emergency Loan Program is offering up to \$20,000, 0% interest loans for a five year payback term. loans can only be used for working capital, marketing and inventory.

[Seattle](#) — The SeattleMet has an excellent list of resources for small business owners and employees in the metro area. Grants of up to \$10,000 are available for businesses that make 80 percent (or less) of the area's median income and have five or fewer employees. The business and occupation tax deadline has been extended, and there are deferred payment plans for utilities. There are plenty of other programs currently available in and around what is (at this point) the hardest-hit city in the U.S.

Seattle Area Only

<https://www.seattlemet.com/news-and-city-life/a-list-of-resources-to-help-seattle-small-businesses-amid-the-covid-19-crisis>

- [Seattle Office of Economic Development grants of up to \\$10,000.](#) Drawing from a [\\$1.5 million addition](#) to the city's Small Business Stabilization Fund, these grants are available to small business owners who make 80 percent or less of the area's median income; have a physical location and five or fewer employees; and have experienced a loss of income due to COVID-19. Financials must be shared as part of the process. Applications are reviewed on a rolling basis. (Update: It [sounds like](#) the mayor will add another \$1 million to the fund due to the high number of applications.)
- [Information about the city's business and occupation tax deadline extension.](#) The city's Department of Finance and Administrative Services extended the city's

B&O filing deadline for businesses who reported \$5 million or less in revenue in 2019 and pay their B&O tax on a quarterly basis. The first and second quarters of 2020 will tentatively be due on or before October 31. The Washington State Department of Revenue (DOR) is also working with affected businesses who need tax filing extensions, and it may also waive late payments in certain situations. Contact the DOR at 360-705-6705.

- [**Deferred payment plans with Seattle Public Utilities \(SPU\), Seattle City Light \(SCL\), and Puget Sound Energy.**](#) Utilities will be kept on in Seattle throughout the COVID-19 crisis. Commercial customers can set up deferred payment plans with SCL or SPU by calling 206-684-3000 or emailing [here](#). Also, gas provider [Puget Sound Energy](#) will not be disconnecting customers, instead waiving late fees and offering payment plans.
- [**Amazon's Neighborhood Small Business Relief Fund cash grants for South Lake Union and Regrade small businesses.**](#) The e-commerce giant will draw from a \$5 million fund to support businesses with less than \$7 million in annual revenue or fewer than 50 employees with a few blocks of its Seattle headquarters.
- [**Washington Small Business Development Center's Business Resiliency Toolkit and Guide.**](#) The center will also hold webinars March 16-20.
- [**The details on Mayor Jenny Durkan's moratorium on the eviction of small businesses and nonprofits.**](#) Announced March 18, Durkan's emergency order bans evictions until the emergency ends or for 60 days. The city council still needs to weigh in.
- [**A city-built takeout and delivery map for Seattle.**](#) If you're a restaurant, brewery, cafe, or bar, make sure you're on it.

For Workers

- [**Information on the CARES ACT providing immediate cash payments and enhanced unemployment benefits.**](#) The [\\$2 trillion Coronavirus Aid, Relief, and Economic Security Act that Congress passed on March 27](#) has billions of dollars set aside for workers. By mid-April, individual workers who have earned less than \$75,000 annually (per their 2019 or 2018 tax returns) will [receive cash payments of \\$1,200 a piece directly from the government](#). Those in the \$75,000 to \$99,000 range will get incrementally less. Couples will receive an additional \$500 per child. Unemployment has been extended by 13 weeks and increased by \$600 per week. And gig workers, freelancers, and self-employed workers are now eligible for unemployment benefits through the end of the year.
- [**Washington State Employment Security Department's FAQ about unemployment benefits.**](#) [This chart](#) describes how certain situations affect unemployment benefits, though the statewide ban may have made some of the described circumstances obsolete. [Here's where you can find information about applying](#) for unemployment benefits online or by phone. The department can also [help you job-search after a mass layoff](#).
- [**Washington State Employment Security Department's Paid Family and Medical Leave program.**](#) All you need to know, right here.
- [**Information on Seattle's temporary moratorium on residential evictions.**](#) On March 14, Durkan announced a 30-day ban on residential evictions related to non-

payment or partial payment of rent. On March 17, the city council extended it to a 60-day ban, with the only exceptions for tenant actions that constitute “an imminent threat to the health or safety of neighbors, the landlord, or the tenant’s or landlord’s household members.” “Pay or vacate” notices and the initiation of eviction actions in court are also banned during that period, as are late fees.

- [Deferred payment plans with Seattle Public Utilities \(SPU\), Seattle City Light \(SCL\), and Puget Sound Energy.](#) Utilities will be kept on in Seattle throughout the COVID-19 crisis. Residential customers can set up deferred payment plans with SCL or SPU by calling 206-684-3000 or emailing [here](#). Additionally, residential customers may qualify for the [Utility Discount Program](#), which cuts SCL bills by 60 percent and SPU bills by 50 percent. Check [this page](#) to see if you’re eligible. Also, gas provider [Puget Sound Energy](#) will not be disconnecting customers, instead waiving late fees and offering payment plans.
- [Free legal advice.](#) A local Seattle employment law firm, [HKM](#), is offering a legal advice hotline free of charge to employees in Seattle with questions regarding the novel coronavirus and their work. Anyone can call 206-889-6358 or email seattlecoronavirus@hkm.com to get answers, which will be posted on the company’s site. The firm will also hold a free online roundtable to discuss some of these issues on March 25th at 3pm.

6. Denver Economic Development and Opportunity Relief Package

The [Denver Economic Development and Opportunity](#) will establish a relief program to provide cash grants of \$7,500 to small businesses that qualify.

7. Michigan Small Business Relief Program

Small businesses in Michigan might be eligible for the \$10 million in grants that the [Michigan Small Business Relief Program](#) will offer. Local or nonprofit economic development organizations will be given the money to provide grants up to \$10,000 each “to support certain small businesses that have realized a significant financial hardship as a result of the COVID-19 virus.”

8. NYC Small Business Continuity Loan Fund

Small businesses in [New York City](#) with five employees or fewer could be eligible for a city grant to cover 40% of payroll costs for two months.

9. Seattle Business Stabilization Fund

The city of Seattle is creating a fund of \$1.5 million to support businesses. Qualifying businesses could receive up to \$10,000 to help support their business. You can find more information about qualifying and applying [here](#).

10. Wisconsin Small Business 20/20 Program

The Wisconsin Economic Development Corp. launched a \$5 million grant fund for small businesses with fewer than 20 employees. The maximum grant is \$20,000 and you can find more information about the grant [here](#).

If you’re looking for other grants in addition to these specific coronavirus small business grants, keep reading below.

Federal Business Grants for Small Business

Although there are plenty of federal business grants for small businesses, they are primarily open to companies in the science, technology, or health fields. If your business is involved in research and development or in scientific initiatives—including environmental and climate initiatives—then federal grant programs might be able to cover some of your expenses and help with your small business funding.

Here are the top federal business grants for small business:

1 Small Business Innovation Research Program

The [SBIR](#) encourages small businesses engaged in research and development that have commercial potential. The SBIR aims to stimulate technological innovation and scientific entrepreneurship. Eleven government agencies participate in the program, and each creates their own eligibility guidelines, research and development topics, and reviews applications. Grants start at \$150,000, but if your business shows promise, then you can receive additional small business grants of up to \$1 million.

2 Small Business Technology Transfer Program

The [STTR](#) has similar goals, but requires its small business applicants to collaborate with a research institution. Five federal agencies currently participate in this program, setting aside a bit of their budget to work with small businesses. As with the SBIR grants, these federal business grants start at \$150,000 and then go up to \$1 million. That's where this small business grant comes into play. Let's take a quick look at the five main federal agencies that participate in the SBIR and STTR programs and their more specific grants.

3 National Science Foundation

First, the [NSF](#) accepts proposals in the areas of engineering, science, or medicine, though specific topics change from year to year. They even have a [YouTube channel](#) to help you get your application in order.

4 NASA

What's cooler than collaborating with [NASA](#)? Getting paid to collaborate with NASA. Plenty of technology sectors are important to develop for NASA, but they're especially interested in energy efficiency, alternative and renewable energy, or efficient ways of building spacecrafts.

5 National Institutes of Health

The [National Institutes of Health](#), a subset of the Department of Health and Human Services, offers grants for small businesses researching and developing commercially innovative biomedical technologies. Sound like you? Save some money while you're saving lives.

6 Department of Energy

The Department of Energy's [Office of Science](#) also participates in these two small business grants. Topics for these federal business grants for small businesses include environmental science, clean energy, and material science. Check out their program's [frequently asked questions page](#) for more details.

7 Department of Defense

Whether your technology research and development is meant for the Army, Navy, Air Force, or DARPA's advanced initiatives, the [Department of Defense](#) will help you fund and commercialize your products with a handful of grants for small business startups. **There are also a few governmental agencies** that offer small business grants for the Small Business Innovation Research program only. The STTR mandates collaboration between a research institution and your small business, but the SBIR does not—which could be an advantage or a disadvantage, depending on what you're looking for. Let's take a look.

8 National Institute of Food and Agriculture

This branch of the [Department of Agriculture](#) supports research and development in the agricultural field specifically. Topics for grant funding for small businesses include forestry, food science and nutrition, aquacultural, biofuel products, animal protection, and more.

9 National Institute of Standards and Technology

A division of the Department of Commerce, [NIST](#) gives small business grants to companies developing technology under topics like cybersecurity, manufacturing, software, and trade. This being said, however, this agency also deals with energy, healthcare, and others—so you're free to apply to some or all of these departments if you qualify for the SBIR.

10 Environmental Protection Agency

The [EPA](#) awards government grants for small businesses looking to advance green technology and sustainable scientific developments.

11 Department of Transportation

The Department of Transportation's transportation systems center, [Volpe](#), accepts solicitations for aid in developing technology regarding aviation, railroads, and highways, but you'll want to make sure to check their [updated topic listings](#) before you apply.

12 Homeland Security

The [Department of Homeland Security](#) provides grants for small businesses that work in the areas of border and maritime security, chemical and biological defense, cybersecurity, explosives, or first responder group technology.

13 Department of Education

The [Department of Education's](#) SBIR grant topics are listed under the [National Center for Education Research](#) branch, and range from pre-reading and pre-writing technology developments to research that deals with STEM skills, language learning, and behavioral learning patterns.

14 National Oceanic and Atmospheric Administration (NOAA)

The [Technology Partnerships Office](#) of NOAA offers small business grants for developments and research in coastline communities and economies, healthy ocean monitoring, climate adaptation and mitigation, and much more.

Beyond SBIR and STTR, the two major federal research and development grant programs, some federal government agencies also offer specific government grants for small businesses. We trawled through a few databases of federal small business grants —of which the [Catalog of Federal Domestic Assistance](#) is the authoritative source—and pulled the most noteworthy options. Nevertheless, you'll want to make sure to search for yourself, especially if your small business is involved in agriculture, public health, or sustainable development—these offerings update regularly.

15 Rural Energy for America Program

This grant [program](#), run by the Department of Agriculture, centers on small businesses in [eligible rural areas](#) looking to purchase, construct, or install renewable energy systems or energy efficiency improvement technologies. You can partner one of these federal business grants with a [USDA loan](#) guaranty as well, and together they'll back up to 75% of your eligible project costs.

16 Value-Added Producer Grant

If you're an agricultural producer, the [VAPG program](#) could help you with working capital expenses, ranging from processing to marketing and advertising, to inventory and salary expenses.

17 Distance Learning and Telemedicine Grant

The Department of Agriculture offers [this grant program](#) for small businesses and agricultural producers that are modernizing education and health in rural communities. Specifically, these business grants are an option if your company provides education or health services through telecommunications. Awards range from \$50,000 to \$500,000.

18 3D Elevation Grant

The Department of the Interior is offering a [government grant](#) for small businesses that can creatively leverage lidar and map data to come up with natural 3D imaging of the nation's topographical boundaries. This is a great business grant for design and technology firms.

19 CyberTipline Grant

This [grant program](#), run by the Department of Homeland Security, offers grant funding to small businesses that provide services and programs that help prevent sex trafficking and exploitation of children.

20 Wildlife Grant

The Fish and Wildlife Service, a branch of the Department of the Interior, offers a [Wildlife Grant](#) to help develop programs to benefit wildlife and their habitats, including conservation planning and implementation activities. Awards go up to \$1 million.

Lender and Corporate Small Business Assistance Programs

Many banks have offered deferment and forbearance to business loan customers having trouble making payments. Check Forbes' [list of banks](#) offering relief. You can also search for your bank on the American Bankers Association's ongoing [A-Z list](#) of coronavirus response programs.

A to Z List of Participating Banks from ABA

<https://www.aba.com/about-us/press-room/industry-response-coronavirus>

Editorial Note: Fundera exists to help you make better business decisions. That's why we make sure our editorial integrity isn't influenced by our own business. The opinions, analyses, reviews, or recommendations in this article are those of our editorial team alone.

Quick Links:

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[Meredith Wood](#)

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Corporate Small Business Grants

Government grants for small businesses are great, but the requirements are often hyper-specific, or the funding amounts aren't that large. Big corporations, on the other hand, will often provide small business grants to contest winners. For you, it's money to grow your business. For them, it's a PR win, netting loyal corporate customers and a lot of goodwill.

The difference here is that many corporate-sponsored small business grants involve pitch competitions or something similar. Not all do, of course, but you'll want to be aware that applying to a corporate grant might involve more work. With that, though, comes the potential for publicity—and for runner-up prizes if you don't win first prize.

61 Intuit National Association for the Self-Employed (NASE) Grant

Intuit, the tax preparation software company, gives small businesses a \$4,000 grant in partnership with [NASE](#). This is designed to help small businesses and freelancers take their business to the next level. Intuit usually gives out these small business grants annually.

62 FedEx Small Business Grant

FedEx annually awards grants of up to [\\$25,000 to 10 small businesses](#), nationwide, with its small business grant contest. You can check out the past FedEx small business grant winners—and hear their words of wisdom and warning—on the FedEx site.

63 Etsy Maker Cities Grant

If you're a maker of furniture, crafts, ceramics, fabrics, art, or anything else that Etsy sellers offer, then check out Etsy's small business grant contest. Only nonprofits and educational institutions are eligible to win this contest, called [Maker Cities](#). However, those recipients support small businesses. This is a great way to get more vintage and handmade goods into the hands of customers.

64 Girlboss Foundation Grant

Twice per year, the [Girlboss Foundation](#) awards \$15,000 to women entrepreneurs who are pursuing businesses in design, fashion, music, or the arts. Your small business

grant application will be evaluated based on creativity and innovation in the industry, business acumen, financial need, and business goals for the next year.

65 Visa Everywhere Initiative

Visa's [Everywhere Initiative](#) offers grant funding for small business startups with innovative fixes—awarding \$50,000 to the final three winners every year.

66 Nav's Small Business Grant

Nav, the business credit monitoring company, offers a small business grant competition to help “take your business to the next level.” Nav [awards three prizes](#): first place wins \$10,000, second wins \$2,000, and third wins \$1,000.

67 Comcast Innovations 4 Entrepreneurs

This small business grant contest [from Comcast](#) is specifically for business owners who have the best plans for new and developing technology. Grand prize winners receive \$20,000 and a trip to Philadelphia to meet with business innovation experts.

68 Walmart Grant Program

Now, [this grant program](#) doesn't directly assist small businesses—instead, it offers grant funding to nonprofit organizations in local communities. So while you can't apply, you should keep tabs on the program, to see how these betterment grants can impact your community.

69 Wells Fargo Community Investment

Offering business grants in nearly every state, the [Wells Fargo Community Investment program](#) focuses mainly on nonprofits—but small businesses with the right criteria can qualify, too.

70 Walmart Northwest Arkansas Grants

In addition to its local community grants, Walmart offers grant funding to businesses, again mainly nonprofits, in Northwest Arkansas who work to better the quality of life there—a place Walmart also calls home.

71 ExxonMobile Foundation

This [philanthropic arm](#) of Exxon Mobile focuses on grant funding for small businesses concerned with eliminating malaria, increasing math and science education, and investing in women's economic opportunities.

72 Coca-Cola Foundation

Similarly, Coca-Cola's [community-giving branch](#) centers around empowering women, improving access to clean water, and fostering healthy living and youth development. If your small business doesn't qualify under the mostly charity-centric criteria, then try to see if you can contract or cater for a nonprofit that does.

73 Patagonia Grants Program

Patagonia offers grant funding for small businesses who are actively committed to protecting and preserving the environment through their work. This grant program has two [deadlines per year](#) and awards range between \$10,000 and \$20,000.

74 Kuvio Creative

Kuvio Creative is a full-service web design and development company that gives back to entrepreneurs who are making a difference by providing them with small business grants and free services. Applications for the [Kuvio Impact Grant](#) open three times per year. Grant recipients will have a consultation with the Kuvio team and receive up to 100 hours of free services, such as web design and marketing, depending on the scope of the project. For-profit companies, nonprofits, women-owned companies, [minority-owned](#)

[businesses](#), and veteran-owned organizations from across sectors are welcome to apply.

Small Business Grants for Women

We've split the above sections by the institutions giving out small business grants, but these next three organize grant programs by eligibility.

There are many federal, state, local, and corporate initiatives that offer [business loans to women](#)—or other types of funding—in order to work toward fixing the gender gap and promoting equality in business. This is especially true in STEM fields, but goes beyond them as well. If you're eligible for this type of small business grant, look into these excellent programs below.

75 Eileen Fisher Program

Awarding \$100,000 in grant money to up to 10 recipients, [this annual initiative](#) is geared towards small businesses interested in creating environmental and social change—and, of course, companies owned and run by women.

76 Tory Burch Fellows Program

This [competitive grant-fellows program](#) is designed for women entrepreneurs to help them grow their businesses and get the support they need to do so. Tory Burch Fellows receive a \$5,000 grant, a one-year fellowship with educational and networking opportunities, a trip to the Tory Burch offices, and more.

77 Cartier Women's Initiative

This program offers grants for small businesses run by women with the goal of helping them grow and take their businesses to the next level. Twenty-one finalists are chosen in this [Cartier business grant program](#)—14 will receive \$30,000 and the top seven will receive \$100,000 each.

78 The Amber Grant

With a number of different grant initiatives for women, WomensNet's [Amber Grant program](#) is a great place to look for assistance with your company, especially if you're looking for grant funding for your small business startup.

79 Patrina Foundation Grants

The [Patrina Foundation](#) awards small business grants to not-for-profit organizations within the New York Metropolitan area and surrounding counties that work to improve the lives of girls and women—whether educational, cultural, or social.

80 American Association of University Women Career Development Grant

If you're a woman who holds a B.A. and is looking to advance or change careers, the AAUW's [career development program](#) can help you fund that major life shift.

81 Women's Business Centers

This isn't a direct grant provider, but rather a [database](#) of Small Business Administration-sponsored Women's Business Centers. Some centers give out small business grants themselves, while others will simply help you find local corporations or foundations that do so. Either way, you'll want to make sure to check yours out.

82 Women-Owned Small Businesses Federal Contracting Program

Although not technically a loan program, the [SBA works with](#) women-owned businesses through this program to help them compete for federal contracts. This program also

works directly with federal agencies to increase their contracting opportunities for women.

83 Open Meadows Foundation

Open Meadows funds [projects with \\$2,000 grants](#), as long as they're designed and led by women. The projects should also aid racial, gender, and economic justice. You should note that at the time of this writing, Open Meadows is not accepting small business grant applications, but you'll want to check back for when they reopen their programming.

84 The Halstead Grant

This grant funding [opportunity](#) is for small business owners who make and sell jewelry. Although open to men, women tend to be much more active in this industry. You'll receive \$7,500 in cash, \$1,000 in Halstead merchandise, and a variety of social media and public relations spotlights.

85 Idea Cafe Grant

This program gives women [\\$1,000 micro-grants](#) for their small business startup. Again, men are free to apply for this grant, but most of the former winners have been women.

Small Business Grants for Minorities

In a similar vein, there are some funding opportunities out there for minority business owners. These might take the form of [minority business loans](#), while others, like the ones below, are small business grants intended to help minority business owners overcome the unique social, political, and economic challenges they've historically faced or may currently face.

Many governmental grant programs focus on businesses owned by individuals who belong to a federally recognized Native American tribe. Even if the grant is for a community rather than a small business, you can check with the grantor to see if they'll make an exception. Grant seeking requires creativity, determination, and patience—so don't be afraid to think outside of the box.

86 Minerals and Mining on Indian Lands

This [Department of the Interiors small business grant](#) provides funding to both tribes and individual mineral owners seeking to make use of those resources on Indian lands.

87 Empowered Communities for a Healthier Nation Initiative

If you own a health-related small business, you can use [this grant](#) to spread information and awareness of health and healthcare for minorities.

88 POWER

President Obama began the [Partnerships for Opportunity, Workforce, and Economic Revitalization initiative](#) to help communities hurt by the changing power industry. These grants are gifted to various institutions instead of directly to businesses. You can see if you can snag a contracting opportunity or second-hand business grant by looking into the block grants the federal government awarded to your nearby state and local institutions.

89 Rural Business Enterprise Grants

Available to small businesses, the [RBEG program](#) offers funds for rural development—including, but not limited to, infrastructural development, working capital for small

business startups, purchasing equipment, and real estate development. Smaller requests are actually given higher priority, and grants usually range between \$10,000 and \$50,000. Federally-recognized Indian tribes are among the eligible applicants.

90 Community Connect Grants

If you live or operate in a rural area that lacks an internet broadband speed of three megabits per second or more, and are looking to fix that, then check to see whether you're eligible for this [Department of Agriculture](#) business grant. Indian tribes are also a major target demographic for these programs.

91 Water and Waste Disposal Loan and Grant Program

Though not explicitly targeted toward small businesses, this grant [initiative](#)—like many others—includes federally-recognized tribes among its eligible applicants. If you're a business owner operating in recognized tribal lands, and you'd like to invest in water or waste disposal, this grant funding could help out.

92 Minority Business Development Agency

The [MBDA](#) has regular grant competitions for minority business owners, alongside a long list of other resources for you to learn from.

93 First Nations Development Institute Grant

The [Native Arts Capacity Building Initiative](#) gives up to six small business grants of \$30,000 each to Native American institutions supporting arts and culture. However, to qualify you must already have programs in place supporting this goal. The program is limited to those initiatives that support Native American artists in Minnesota, North Dakota, South Dakota, and Wisconsin.

94 Tribal Energy Development Capacity Grant

This program gives [federally recognized tribes](#) more resources to improve the economic influence of energy development in their areas. Although this grant doesn't provide grants directly to small businesses, look for the "trickle-down" approach of funneling this government money into your business by securing the right [government contracts for your small business](#).

95 Small Business Administration 8(a) Certification Program

This program is not a grant—however, it is a federally funded initiative aimed toward helping minority-owned small businesses capture more clients and work, so we decided to include it. The SBA's [8\(a\) program](#) guarantees minority-owned businesses special government contracts that they might otherwise not have access to.

Small Business Grants for Veterans

Veteran-owned businesses are eligible to receive certain small business grants from the government, nonprofits, and some corporations as well. In particular, the SBA owns many programs dedicated to veteran business owners like [VA SBA loans](#). These initiatives seek to give back to our troops for their service and dedication and to support their entrepreneurial contributions.

96 Service-Disabled Veteran-Owned Small Businesses Program

Similar to the 8(a) program, the SBA's [SDVOSBP](#) isn't a grant, but it helps veterans who own businesses get additional contracting opportunities from the government.

97 Small Business Administration Veteran's Entrepreneurship Act of 2015

The [SBA's Veteran Entrepreneurship Act](#) removes the borrower fee on Express Loans of up to \$350,000 awarded to veteran-owned businesses. Although this isn't a grant, removing the fee make SBA loans more affordable for veterans.

98 StreetShares Commander's Call Veteran Business Award

This program [rewards veterans or military spouses](#) who run businesses with up to \$15,000 in grant money.

99 USDA Veteran and Minority Farmer Grant

The [2501 Program](#), run by the Department of Agriculture, gives small business grants—as well as education, training, outreach, and other forms of support—to veterans and minorities looking to begin or expand their agricultural operations.

100 UPS Franchise Discount

Although not quite a grant, [this initiative](#) gives veterans looking to join the UPS franchise a \$10,000 discount off the franchise fee, and 50–75% off the initial application fee. The UPS Store ranked as the top participant of the Veterans Transition Franchise Initiative program in 2008, and has a large number of its locations run by veteran entrepreneurs.

101 7-Eleven Veterans Franchising

Similar to UPS and a number of other companies, 7-Eleven offers [special benefits](#) to veteran franchisees. If you're eligible, you can receive up to 20% off the initial franchise fee, up to 65% financing through 7-Eleven, and special financing options.

102 Little Caesars Veterans Program

As you've seen by now, if you're a veteran looking to start your own business, [franchise financing](#) could be a worthwhile path to pursue. Little Caesars Pizza offers a [set of discounts](#) to honorably discharged veterans, including a \$5,000 franchise fee discount, a \$5,000 credit on the first equipment order, and other marketing and supply services that total up to \$30,000. Service-disabled veterans qualify for even more, including a full waiver of the \$20,000 franchise fee and \$30,000 worth of other benefits.

The Ohio-based restaurant chain Fusian inspired Fundera.

Finally, many small business grants are open only to businesses that have been operating for a few years and have an established product or service, and traditional [loans to start a business](#) can be hard to find. However, it's often the newest businesses that need the most financial assistance. Therefore, you might check out these grants for small business startups.

103 A Grant for Greatness

Hosted by AT&T Experts, [this grant](#) offers \$1,000 to unique business ideas submitted in the form of a two-minute video. (Note that if your business is already established, your annual revenue can't be greater than \$20,000.)

104 ActivityHero Business Grant

Co-sponsored by web hosting service GoDaddy, [this grant](#) awards cash and prizes (worth \$15,000) to eight kids camp and activity providers to grow their businesses. To

win, fill out an application, get three family reviews, and boost your odds with votes from customers!

105 4.0 Schools Fellowships

Fellowships from [4.0 Schools](#) are designed to help business owners who have an idea to improve education in the United States. Your business idea could be a school, technology tool, retail product, or service. Business owners who are just testing the waters on their idea can get mini-grants of \$600, and businesses that are further along are eligible for \$10,000. The application cycle closes every September.

106 Jack Daniel's Pitch Distilled

Jack Daniels hosts an [annual pitch competition](#) with the goal of inspiring entrepreneurs to surface the next big idea. Small business startups can apply and if accepted, they'll pitch their ideas at the Pitch Distilled event to a group of business owners. The winner of this pitch contest will win a \$5,000 prize, plus advice and guidance from the judges panel to help make their idea a reality.

107 Fundera's Zach Grant

Fundera now hosts our very own small business grant, giving out \$2,500 every year to entrepreneurs looking to start or fund their businesses. All you have to do is [submit a video entry](#) to the annual contest explaining why you started your company and follow us on social media. Apply today to get grant funding for your small business startup.

Best Alternatives to Small Business Grants

Small business grants have one major advantage over [business loans](#): You don't have to pay back a grant. A loan has to be paid back with interest, which can be tough on new businesses and businesses with cash flow struggles. This being said, qualifying for a business grant is tough, but luckily, if things don't pan out for you on that front, there are traditional [small business financing](#) options that can work for you.

Here are some loan options to consider if you can't qualify for a grant funding for your small business:

Microloans

Microloans are loans under \$50,000, and usually have low eligibility requirements and reasonable interest rates. Many of the same organizations which provide grants, such as nonprofits and government organizations, also provide microloans. So, if you don't qualify for a small business grant, we suggest asking the organization if they provide loans.

Crowdfunding

There are multiple [crowdfunding](#) sites where your business can access funds. All you have to do is create an account, pitch your product or service, and wait for people to donate to your organization. In exchange for their money, you provide "prizes," like a coupon or free product. If you do decide on crowdfunding, make sure to carefully read the rules of the website you choose to raise funds on because the platform usually takes a small cut of your money.

SBA Loans

SBA loans are another alternative if you're unable to qualify for a grant, especially a federal government grant like SBIR or STTR. The federal government guarantees [SBA](#)

loans and works with banks to get these loans in the hands of small business owners. You can approach your local bank and see if they provide SBA loans, or you can [apply for an SBA loan](#) through Fundera.

Business Credit Cards

Although you might not think of [business credit cards](#) as a financing option, they can actually be a very convenient way to finance startup costs and other business expenses. Business credit cards often have high credit limits and other perks, like rewards points and introductory 0% interest rates. Just be sure to use them wisely, and try not to carry a big balance month-to-month.

Amazon Neighborhood Small Business Relief Fund

Businesses in Bellevue, Wash. and the South Lake Union and Regrade neighborhoods of Seattle — particularly those that rely on foot traffic — can [apply online](#) for a grant from Amazon's \$5 million fund. Amazon will determine on a case-by-case basis the amount of the grant your business qualifies for. Only businesses with 50 employees or less, or that take in less than \$7 million in annual revenue, qualify.

Facebook Small Business Grants Program

Facebook has committed to offering up to 30,000 small businesses \$100 million in cash grants and Facebook advertising credits. The grants will be provided to businesses in more than 30 countries. Information is limited, but [sign up](#) to get more details from the company when they're available.

Private/Nonprofit Companies:

Amazon announced a \$5 million [Neighborhood Small Business Relief Fund](#) to provide cash grants to local Seattle small businesses. From March 26 to April 30, Amazon Lending is also pausing repayment from sellers who have outstanding loans, and seller loans will not accrue interest during this time period.

Bacardi has pledged \$3 million in relief to bars and restaurants affected by the COVID-19 shutdowns as part of its #RaiseYourSpirits campaign.

Facebook announced a [\\$100 million grant](#) for small businesses impacted by COVID-19 and launched the [Business Resource Hub](#), which features recommendations to help small businesses stay connected to customers and stay on track.

Faire, an [online marketplace startup](#), launched a [financial calculator tool](#) that helps small businesses understand the changes in their finances before and after COVID-19.

Fattmerchant, a payment technology provider, has partnered with Gift Up! to allow its clients to sell virtual gift cards. Gift Up! is waiving its usual 3.49% fee for Fattmerchant's members' first \$5,000 in gift card sales.

Freelancers Union created a [relief fund](#) that will offer financial assistance of up to \$1,000 per freelance household.

GoFundMe has partnered with Yelp to allow independent businesses to start fundraisers and accept donations [through Yelp's pages](#). The Yelp Foundation and

GoFundMe also both pledged to donate up to \$1 million to the GoFundMe.org [Small Business Relief Fund](#).

Goldman Sachs announced a [slew of initiatives](#) to support small businesses impacted by COVID-19, including a Small Business Stimulus Package allocating \$250 million in emergency loans and \$25 million in grants. The company has committed a total of \$300 million.

Google's pledge to donate [\\$800 million](#) for COVID-19 relief includes efforts to help small and medium-sized businesses gain access to capital.

Honeycomb Credit, an investment crowdfunding platform, announced a small business [relief loan program](#) that's providing \$10,000 to \$50,000 in working capital to qualifying businesses.

James Beard Foundation started a [Food and Beverage Industry Relief Fund](#) to provide microgrants to independent food and beverage small businesses in need.

JPMorgan pledged \$50 million to help struggling customers, and [\\$8 million in aid](#) to small businesses, specifically.

Kabbage launched an [online hub](#) to help boost sales for U.S small businesses impacted by COVID-19, including a system through which businesses can sell gift cards to consumers for use at a later date.

Kangaroo wants to support business owners who are unable to be physically present at their offices: The security startup is offering free (for three months) [security camera and monitoring kits](#).

Kiva is urging small businesses [to apply for](#) 0% interest loans for up to \$15,000. The company is also offering a longer grace period: New borrowers can access a grace period of up to six months.

Loom launched a [cash runway scenario planning tool](#) that helps small business owners gauge the impact COVID-19 could have on their companies.

MainVest, a crowdfunding platform, announced its new Main Street Initiative: a [\\$2,000, 0% interest, 120-day loan](#) for restaurants or other brick-and-mortars affected by the shutdown, in addition to its normal fundraising offerings.

Mark Cuban Cos. [will reimburse employees](#) for any lunch or coffee purchases from local independent small businesses.

Nav launched a [CARES Act SBA Loan Calculator](#) small businesses can use to navigate the new legislation.

Opportunity Fund, which specializes in money lending to small businesses owned by women, immigrants and people of color, is collaborating with investors and nonprofits to put together a [coronavirus relief fund](#) that will provide grants and low-interest-rate loans to business owners in need.

Revel Systems, a cloud-based point of sale company, created a \$1 million [Revel Relief Program](#) that will be allocated to small business customers experiencing coronavirus-related issues.

Ring announced its [Neighbor Pledge](#) initiative, which encourages individuals and groups to create pledge groups to support local businesses.

Seated launched a [hotline](#) for restaurant owners to get advice from finance and law experts in the hospitality industry.

The National Restaurant Association Educational Foundation announced the [Restaurant Employee Relief Fund](#) that will provide grants on a first-come first-served basis to restaurant owners and employees in need.

The Restaurant Workers' Community Foundation formed a [COVID-19 Emergency Relief Fund](#) for small businesses and their restaurant workers, and is accepting donations.

Wefunder, an investment crowdfunding platform, launched a [Coronavirus Crisis Loans program](#) enabling small businesses to crowdfund loans of \$20,000 to \$1 million from supporters.

Yelp CEO Jeremy Stoppelman announced the company is providing \$25 million in coronavirus relief for independent restaurant and nightlife businesses in the form of waived advertising fees, and free advertising, products and services.

Did we miss any? If we did, shoot tips to bgarrett@forbes.com and mahuja@forbes.com.

Some lenders and companies are offering discounted businesses loans and grants during the coronavirus outbreak. Finder.com has been keeping track of offers from [U.S. Bank, Amazon, Facebook and others](#).

Kabbage also has [an online hub](#) to help businesses; the Restaurant Workers' Community Foundation set up a relief fund to help workers and owners.

Additionally, check with your business's bank about your options. Citi, for example, [announced](#) that it will waive monthly service fees and remote deposit capture, as well as penalties for early CD withdrawal.

2. Facebook Small Business Grants Program

Facebook announced that it will offer \$100 million in cash grants and ad credits to up to 30,000 small businesses across 30 countries. As of March 23, they weren't yet taking applications but you can sign up to receive updates about the program [here](#). They say applications will open in the coming weeks. Facebook also launched a [Business Resources Hub](#) to help guide businesses.

3. Amazon Neighborhood Small Business Relief Fund

Amazon also announced that it would introduce out a grant fund, although it's limited to small businesses in Seattle. They're offering \$5 million in cash grants to Seattle businesses. Amazon is currently accepting applications [online](#). Note that the fund is intended for businesses with fewer than 50 employees or less than \$7 million in annual revenue. The businesses should also have a "physical presence within a few blocks of our Regrade, South Lake Union, and Bellevue office buildings, that are open to the general public, and that are reliant on foot traffic for customers," according to Amazon. You can find more details and information about the Amazon Neighborhood Small Business Relief Fund [here](#).

4. James Beard Foundation Relief Fund

This foundation is [gaining support and funds](#) from corporate, foundation, and individual donors to help provide micro-grants to independent small businesses in the food and beverage industry.

5. Yelp Support

While they aren't offering cash grants, [Yelp](#) is offering \$25 million in waived advertising fees, free advertising, products, and services to small businesses, mainly local restaurants and nightlife establishments, that have been impacted by coronavirus. There are also state and local grants that are being offered for businesses impacted by coronavirus:

<https://www.forbes.com/sites/briannegarrett/2020/03/20/small-business-relief-tracker-funding-grants-and-resources-for-business-owners-grappling-with-coronavirus/#7c12c9dcdd4c>

Several entities are starting grant programs to specifically assist businesses being affected by COVID-19.

Facebook Small Business Grants Program

Facebook announced a \$100 million program to help small businesses as governments throughout the country urge gyms and restaurants to close their doors to slow the coronavirus pandemic.

El Pomar Assistance Fund

El Pomar Foundation announced the establishment of the Colorado Assistance Fund (CAF). CAF is a \$1 million fund offering immediate aid to nonprofit organizations supporting Colorado communities, organizations and individuals affected by the recent outbreak of COVID-19.

Kiva Loans

The nonprofit organization Kiva provides 0% interest loans to small businesses worldwide. They are expanding eligibility and the amount of loans provided during this crisis.

JP Morgan Chase Assistance to Small Businesses

JPMorgan Chase announced a \$50 million global philanthropic commitment to address the immediate public health and long-term economic challenges from the COVID-19 global pandemic. \$8 million to assist small businesses vulnerable to significant economic hardships in the U.S., China and Europe.

Colorado COVID-19 Relief Fund Grants

The Colorado COVID Relief Fund's purpose is to raise and coordinate allocation of funds based on prevention, impact and recovery needs of community-based organizations in Colorado. This Fund is organized to ensure that the most acute community needs across the state are being addressed and that community voice is reflected in all funding decisions made over time.

Verizon Small Business Recovery Fund

Thanks to a \$2.5 million investment from Verizon, LISC is offering grants to help small businesses fill urgent financial gaps until they can resume normal operations or until other more permanent financing becomes available.

COVID-19 CO Creatives Relief Grant

The COVID-19 CO Creatives Relief Grant is a one-time payment to non-profit arts organizations in Colorado with an annual operating budget of less than \$1 million. These grants are dependent on available funds. All grants are for general operating support. Priority will be given to small and mid-size organizations, particularly those working in underserved communities. Grant funds need to be expended by December 31, 2020. The award amounts will be based on the organization's cash operating revenue for the most recently completed fiscal year.

COVID-19 UPDATES AND RESOURCES FOR MANUFACTURERS

Thank you for visiting the Manufacturer's Edge COVID-19 Resources page. We are updating the site daily to create as thorough a list of contacts, press releases, announcements, tools, and resources as we possibly can. We are also happy to assist you individually via phone, text, or email. Please email info@manufacturersedge.com or call/text our helpline at 720.647.3766 to be connected to someone who can help.

STATE-WIDE STAY IN PLACE ORDER:

[Governor's Executive Stay in Place Order](#)

[FAQs – Governor Polis's Stay in Place Order \(3.25.20\)](#)

FORMS:

- **[Critical Business Self-Certification](#)**
- Once you complete the form, you are simply asked to: *Maintain a copy of the completed certification form in your business records.*
- **[COVID General Employee Exemption Letter](#)**
- Example of an exemption letter that may be used to provide employees with proof of their need to travel to and from work.

CARES ACT:

[The Small Business Owner's Guide to the CARES Act](#) – Created by the House Committee on Small Business

CRITICAL NEEDS:

If you have items that you currently have capacity and capability to produce or can produce with changes in your production facilities, please submit your information to the following resources:

- **[Supporting PPE in Colorado](#)**
- The State is asking manufacturers to identify how they can support the production of critical supplies needed for personal protective equipment.

- **Colorado Innovation Response Team Corporate Volunteer Signup** – Google doc on HelpColoradoNow.org set up to collect information for Governor Polis’s Task Force
- **Manufacturing Capabilities Checklist** – Survey to collect information surrounding the checklist of manufacturing needs published by the White House ([click here to see the complete list of critical needs](#))
- **CompanyWeek \ \ Made + Manufactured** – **CompanyWeek** is distributing a twice-weekly summary of posts from companies with production capabilities, specific needs, or those wanting to post RFP/Qs to connect w local companies, to ease COVID-related disruptions. View the running list, under **Made+Manufactured**. Submit your listing [here](#).

OTHER RESOURCES (BY CATEGORY):

[CRITICAL SUPPLY LIST – MANUFACTURING SPECS](#)

[MESSAGE BOARD](#)

[WEBINARS & VIRTUAL EVENTS](#)

[HEALTH & SAFETY IN THE WORKPLACE](#)

[HUMAN RESOURCES](#)

[NATIONAL/INTERNATIONAL RESOURCES](#)

[STATE RESOURCES](#)

[LOANS & FINANCIAL RESOURCES](#)

[COLORADO MANUFACTURERS IN THE NEWS](#)

[SUPPLY CHAIN](#)

[CYBERSECURITY](#)

[FOOD & BEVERAGE](#)

The Colorado Restaurant Foundation's **Angel Relief Fund**

In the wake of COVID-19, the Colorado Restaurant Foundation is working to support restaurant and hospitality workers with financial assistance and access to a COVID-19 specific hub of support. To learn more, [click here](#).

- Angel Relief Fund Page: [click here](#).
- Angel Relief Fund COVID-19 resources and support services: [click here](#).
- If you have anything extra to spare during this time, please donate to the Angel Relief Fund at Angel Relief Fund COVID-19 Support. Your contribution is tax deductible. 100% of your donation goes directly to industry employees in need. Any amount you can donate, no matter how small, will help. Make a donation [here](#).

Commercial programs

[Facebook](#) — The social media company announced \$100 million in grants for small businesses in a blog post on March 17. Details have yet to be announced for what businesses are eligible for the grants. There is a sign-up link in the blog post to stay updated when details are released.

[James Beard Foundation](#) — The foundation has created the Food and Beverage Industry Relief Fund and is currently working on application criteria. Sign up for updates on the foundation’s website to get notified when applications are open.

[Kabbage](#) — Any business can sign up to sell gift certificates online through Kabbage Payments.

[Kiva](#) — The popular small business, crowdsourcing investment company is offering 0% loans up to \$15,000 with no payments for for six months.

[MainVest](#) — A tech company that offers crowdsourced investing in return for profit sharing is offering a zero-interest, 120 day \$2,000 loan if you have an existing brick&mortar business that has been negatively effected but the COVOID-19 outbreak.

[Microsoft Teams freemium](#) — Enjoy unlimited chat, built-in group and one-on-one audio or video calling, 10 GB of team file storage and 2 GB of personal file storage per user. You also get real-time collaboration with the Office apps for web, including Word, Excel, PowerPoint, and OneNote.

[PandaDoc](#) — The document automation software for small and medium-sized businesses has launched a free e-signature plan to help businesses keep running while they switch to remote working. Free eSign offers:

- Unlimited document uploads – Upload and send for eSignature as many documents as you'd like.
- Unlimited eSignatures – Collect an unlimited number of legally binding eSignatures.
- Payment processing – Accept a credit card, PayPal, or ACH payment the moment your doc is signed.

[Restaurant Workers Community Foundation](#) — The society is raising money for the Restaurant Workers COVID19 Relief Fund. The fund will be allocated as grants for direct relief to restaurant workers, grants to non profit organizations serving restaurant workers and no interest loan for restaurants.

[Square](#) — The payment processor is refunding all software subscription fees for the month of March for existing sellers who currently use Square Appointments, Retail, Restaurants, Loyalty, Team Management, Payroll, Marketing, and Square Online Store. Square will manage the process for you—there's no need to do anything. Additional product updates are also in the works. You can use the just released curbside pickup option through Square Online Store, and they plan to release a local delivery feature this week. Curbside pickup and delivery fees are waived for the next three months.

[Yelp](#) — The online review website announced a \$25 million in relief, primarily focused on supporting independent local restaurant and nightlife businesses, in the form of waived advertising fees, and free advertising, products and services, during this period. As part of this relief effort, restaurants and nightlife businesses that remain open will receive free access to Yelp page upgrades, including Business Highlights and Call To Action, as well as Connect, which will help them communicate timely information to their customers. Restaurants will also receive three months of free access to Yelp Reservations and Waitlist. For restaurant clients that offer delivery and/or takeout, Yelp will provide \$100 in free search advertising.

Additionally, Yelp [has partnered with GoFundMe](#) to allow small businesses to take donations directly on their business's Yelp page. Yelp and GoFundMe will also match the first \$500 donated to any business.

[Zoom Basic Plan](#) — Host up to 100 participants in a meeting and hold unlimited one-on-one meetings with the video-conference provider's complimentary plan. This does provide a 40-minute limit on group meetings, though you're not limited to the number of meetings.

Card issuers

[American Express Financial Hardship](#) — Amex is evaluating accounts on a case-by-case basis under its Financial Hardship Relief program to provide support for cardholders impacted by COVID-19. If approved, your interest rate may be lowered to rates as low as 0%, and you may receive a waiver on late and other account fees. Just note that if you accept the relief, your accounts may be frozen, and you won't be able to use them until paid off. Your Membership Rewards balance will also be frozen, and the issuer may notify the credit bureaus that your account limits were lowered.

[American Express Working Capital](#) — Amex business cardholders can enroll with no credit check and get ongoing access to funds used for vendor payments between \$500 and \$150,000 with repayment terms of 30, 60 or 90 days. These charge a fixed fee between 0.6% and 5.25%.

[Chase](#) — You can call the number on the back of your card and ask to speak with an account representative about the possibility of relief from fees and interest. Multiple readers have reported success in having interest and late fees waived due to hardship related to COVID-19. We also just received reports of Chase extending the time requirement to meet minimum spend to trigger any sign up bonuses.

Facebook

Facebook created a free [Business Resource Hub](#) with resources for businesses struggling to navigate the COVID-19 outbreak. Through the program, Facebook is offering \$100M in cash grants and ad credits for up to 30,000 eligible small businesses.

Verizon

Verizon is [waiving late fees](#) incurred by any small business or residential customers due to their economic circumstances related to COVID-19 for the next 60 days. The company will also not terminate service to any customers who are unable to pay their bills due to COVID-19, and is adding an extra 15GB of data to all consumer and small business plans.

AT&T

AT&T [will not terminate the service](#) of any wireless, home phone, or broadband residential or small business customers unable to pay their bill due to disruptions caused by COVID-19. For the next 60 days, the company will also waive late payment fees incurred because of the COVID-19 pandemic, and it will keep public Wi-Fi hotspots open for any American who needs them.

Comcast

[Comcast](#) is providing free Xfinity hotspots, unlimited data, and no disconnects or late fees for all customers experiencing hardship over the next 60 days. Comcast is also offering a free Internet Essentials internet plan for all new customers for 60 days.

Yelp

Yelp created a [\\$25 million fund](#) to provide relief to independently owned restaurant and nightlife businesses and franchisees with fewer than five locations in the form of waived advertising fees and free advertising, products, and services during this period.

Small Business Relief Initiative

Intuit Quickbooks teamed up with GoFundMe and Yelp to launch the [Small Business Relief Initiative](#) to provide small business owners with the financial support and

resources needed to continue running their businesses during and after the coronavirus crisis.

Each company has donated \$500,000 to start the fund, which will provide grants to small businesses across the United States, starting with the hardest hit areas. The fund will also issue \$500 matching grants to qualifying businesses that raise at least \$500 on GoFundMe.

Wellness Relief Fund

Reclamation Ventures opened a grant opportunity to cover one month of missed revenue (up to \$2,500) for wellness spaces and wellness instructors that represent underestimated communities.

Applications will be open until April 30. [Click here](#) to apply.

Goldman Sachs has committed to delivering \$300 million across two separate initiatives to help small businesses and communities around the world:

- Global Small Business Stimulus Package: A \$275 million commitment to provide funding and lending to small businesses during this time of stress.
 - \$250 million to provide emergency loans to small businesses across the country. As a start, we have partnered with the City of New York for a \$20 million emergency loan facility that will bring flexible capital up to \$75,000 to businesses with fewer than 100 employees ([apply here](#)). We have also anchored the City of Chicago's \$100 million emergency loan facility with \$10 million ([learn more here](#)). Additional partnerships will span multiple cities and countries.
 -
 - \$25 million in grants to Community Development Financial Institutions (CDFIs) and other mission-driven lenders to ensure they have the necessary capacity to underwrite and deliver loans to small businesses as soon as possible
- Goldman Sachs COVID-19 Relief Fund: A \$25 million commitment through Goldman Sachs Gives to support healthcare organizations, frontline responders, and the hardest-hit communities. To further encourage giving toward relief efforts, we've also established a special matching gift program for our people, up to a total of \$5 million.

In addition to our own efforts, we have compiled information and resources to help small businesses navigate accessing capital and support during this unprecedented time.

Forbes8 is hosting a free digital summit on March 20, 2020 under the theme of Business Resilience: Thriving in Crucial Times. The speaker roster includes top experts and best-selling authors such as Chris Brogan, Rohit Bhargava, and Dorie Clark. Many of the speakers were slated to speak at the cancelled SXSW this year.

UberEats and DoorDash have waived commission fees for independent restaurant partners, while Postmates has launched a pilot program for small businesses that temporarily waives commission fees for businesses in the SF Bay Area.

Dolce & Gabbana announced that it has partnered with Humanitas University to fund a coronavirus research project.

<https://www.forbes.com/sites/blakemorgan/2020/03/17/50-ways-companies-are-giving-back-during-the-corona-pandemic/#3b5a94ac4723>

Council of Fashion Designers of America

The Council of Fashion Designers of America is repurposing its CFDA/Vogue Fashion Fund and renaming the initiative, A Common Thread. The new grant program will benefit fashion designers impacted by the pandemic.

Details of the grant program are still being finalized, with more information slated to be released on April 8 when designers can begin submitting applications. Applicants can be designers and brands across the industry and do not have to be CFDA members.

The application process consists of designers and brands submitting videos that show their fashion stories, including how they've been impacted by the virus.

<https://blog.google/inside-google/company-announcements/commitment-support-small-businesses-and-crisis-response-covid-19>

Additional Resources

- [Coronavirus Resources from Marsh and McLennan](#) - A roundup of employer resources focused on addressing the implications of the health crisis on topics such as working practices, employee travel, and other policies
- [US Chamber Guidance](#) - Resources from the U.S. Chamber to help equip small businesses with the most recent information to both help prevent virus spread and adapt businesses for near and long-term impacts

- [Department of Homeland Security](#) - Resiliency resources for leaders in the business community, focused on topics such as staff preparedness as well as resilient systems and structures
- [The COVID-19 Security Resource Library](#) – Compilation of tips and recommendations from National Cyber Security Alliance on ways to stay safe online, as well as how to avoid cyber threats and scams during this pandemic
- [The National Restaurant Association Restaurant Recovery Plan](#) - A mobilization effort for the restaurant industry to support the National Restaurant Association restaurant recovery plan and confront the economic impact of the crisis
- [ICIC's Small Business Resource Center](#) - Webinars as well as national, local and financial resources for small business owners navigating the health crisis
- [HelloAlice's COVID19 Resource Center](#) - Real-world funding, resources, and support for small business owners adapting to the impacts of coronavirus
- [The Helm's Resources for Small Businesses](#) - From how to access SBA Disaster Recovery Loans, to grants and relief packages, this guide is a frequently-updated list of everything women-led businesses will need to weather the impacts of coronavirus
- [McKinsey & Company's COVID-19: Leading through the crisis](#): - Insights on how organizations can respond and what happens next
- [Cooley Coronavirus Resources](#) - Legal and business insights on the COVID-19 pandemic

Other Tax Related Resources

- Refundable Payroll Tax Credits for Emergency Sick Leave and Family Medical Leave
 - Press release: <https://home.treasury.gov/news/press-releases/sm952>
- Tax: The federal tax return filing deadline is now July 15, 2020, and several states have extended the payment deadlines, so you should [check with your state tax agency](#) to find out if your business has more time to file or more time to pay state and local taxes this year as a result of COVID-19

Arizona

Shared Work Unemployment Compensation Program

The [Shared Work Unemployment Compensation Program](#) allows an employer to divide the available work or hours of work among a specified group of affected employees in lieu of a layoff, and it allows the employees to receive a portion of their Unemployment Insurance benefits while working reduced hours.

An approved Shared Work Plan is valid for one year and an employee may be eligible for up to 26 weeks of Shared Work benefits. To be eligible, an employer must certify that the reduction in hours replaces a layoff which would have resulted in a reduction of at least the same number of hours of work.

Visit the [Arizona Department of Economic Security's website](#) to apply.

Arkansas

Shared Work Unemployment Compensation Program

The [Shared Work Unemployment Compensation Program](#) allows an employer to divide the available work or hours of work among a specified group of affected employees in lieu of a layoff, and it allows the employees to receive a portion of their Unemployment Insurance benefits while working reduced hours.

To be eligible, employers must have a positive reserve account and must not have had a temporary layoff of the affected group of employees in the last four months.

View the [Arkansas Division of Workforce Services' PDF](#) of the program to learn more and apply.

California

Unemployment Insurance Work Sharing Program

Employers who are considering laying off employees due to a slowdown in business from the coronavirus can apply for the [UI Work Sharing Program](#), which partially offsets reduced worker hours and wages with UI benefits. The program allows you to retain trained employees and quickly prepare for when business improves.

You can apply for a Work Sharing plan by [completing the application](#) and mailing it to the address on the top of the form.

Rapid Response Program

[Rapid Response](#) meets with business owners onsite to discuss strategies for avoiding potential layoffs and assist in providing further training to employees to increase the competitiveness and profitability of the business.

To get started, contact [America's Job Center of California](#).

State tax extension

The Employment Development Department (EDD) of California will grant a 60-day tax extension for businesses that are experiencing hardship due to coronavirus. The tax extension will give more time for businesses to file state payroll reports and deposit state payroll taxes.

You must submit a written request within 60 days of your original delinquent date.

Oakland

Business Tax Assistance

The City of Oakland's Finance Department will waive late payment penalties on taxes due March 1, 2020 for small businesses impacted by COVID-19. Employers can also apply for a payment plan to decrease the costs.

To apply for a payment plan or learn more about penalty waivers, call the Finance Department customer service line at (510) 238-3704 or email BTwebsupport@oaklandca.gov.

Small Business Technical Help

Oakland's Business Assistance Center is working directly with employers to connect them with organizations that offer financial help, technical assistance, and more. To receive the help, visit oaklandbusinesscenter.com and fill out the online assessment form.

San Francisco

Tax Deferment

San Francisco is deferring payment of quarterly business taxes due April 30 for businesses with up to \$10 million in gross receipts. The taxes will be deferred to February 2021 with no interest or penalties.

Business Licensing Fee Deferment

San Francisco is also deferring annual small business license and permit fee due dates that make up the Unified License Bill until June 30, 2020.

For information on both the tax and business licensing fee deferments, visit the [COVID-19 Tax and License Deferral](#) site.

Small Business Resiliency Fund

The Office of Economic and Workforce Development created the [Small Business Resiliency Fund](#) to offer up to \$10,000 in emergency grants for businesses affected by COVID-19. You must be able to show a loss in revenue to be eligible for the grant. To learn more about the grant, visit the [COVID-19 Small Business Resiliency Fund](#) site.

Loan Funds

San Francisco provides access to capital and technical assistance through the [Revolving Loan Fund](#), as well as the [Emerging Business Loan Fund](#), which offers loans of up to \$250,000 to qualifying commercial projects.

Contact Karla De Leon at 510-830-3226 or email her at sanfrancisco@mainstreetlaunch.org to learn more about your loan options.

Colorado

Work-Share Program

The Colorado Work-Share program allows employees of businesses affected by COVID-19 to keep working, but with fewer hours. While an employee is working fewer hours, he or she may be eligible to collect part of his or her regular unemployment benefits.

Employers must satisfy the following requirements to be eligible for the program:

- Your normal weekly hours must have been reduced by at least 10%.

- The reduction must affect at least of your employees.

- You must have paid as much in premiums as the Colorado

- Department of Labor and Employment paid your former employees in unemployment insurance benefits.

Denver

Small Business Emergency Relief Program

The Denver Office of Economic Development will give grants of up to \$7,500 to eligible small businesses in the Denver area. Around 250 businesses will receive the cash grants, and employers in industries that are particularly hit hard by COVID-19 (like restaurants and retail) are encouraged to apply.

Businesses can apply [online here](#).

Tax Extensions

Denver businesses won't have to pay the 15% late fee if they're unable to pay their business taxes that are due in March or April.

Connecticut

Disaster Relief Fund

Small businesses and nonprofit organizations in Connecticut that have been impacted by COVID-19 are eligible for disaster relief loans of up to \$2 million from the U.S. Small Business Administration. Apply for funding by visiting the [SBA Disaster Assistance](#) page.

Tax Extensions

Deadlines for filing and payments associated with certain state business tax returns due on or after March 15, 2020 are extended by at least 30 days. You do not need to take action to receive the extended due date, but if you have questions, visit the [Connecticut State Department of Revenue Services](#) website to learn more.

Shared Work Program

The [Shared Work Program](#) allows an employer to divide the available work or hours of work among a specified group of affected employees in lieu of a layoff, and it allows the employees to receive a portion of their Unemployment Insurance benefits while working reduced hours.

All employers with at least two employees are eligible. The reduction in work cannot be less than 10% or more than 60%, and you cannot eliminate any fringe benefits during the duration of the plan.

You can find the application for the program at the [Connecticut Department of Labor's website](#).

Delaware

Hospitality Emergency Loan Program

The [HELP program](#) offers no-interest loans to restaurants, bars and other hospitality industry businesses impacted by COVID-19. The loans are capped at \$10,000 per business and can be used for rent, utilities and other unavoidable bills, but not for personnel costs.

The loans carry a 10-year term and payments will be deferred for nine months.

Applications will be available soon, check out Delaware's [Division of Small Business Page](#) to learn more.

Florida

Small Business Emergency Bridge Loan Program

The [Florida Small Business Emergency Bridge Loan Program](#) is activated to support small businesses impacted by COVID-19. The program provides short-term, interest-free loans to small businesses that experienced economic injury.

Employers with two to 100 employees can apply for loans up to \$50,000. The loan is interest free for up to one year. To be eligible, your business must have been established prior to March 9, 2020.

The application period runs through May 7, 2020. To apply, [click here](#).

Tax Assistance

The Florida Department of Revenue dedicated a team to address tax-related issues surrounding COVID-19. To contact the team, email

covid19taxhelp@floridarevenue.com.

Short-Time Compensation Program

The [Short-Time Compensation Program](#) allows an employer to divide the available work or hours of work among a specified group of affected employees in lieu of a layoff, and it allows the employees to receive a portion of their Unemployment Insurance benefits while working reduced hours.

To apply, visit the [Employer Login page of CONNECT](#).

Indiana

SBA Consulting and Training

Gener8tor is hosting [emergency one-week virtual programs](#) for small businesses affected by the COVID-19 outbreak. These programs will feature daily webinars designed to identify, understand and help small businesses secure resources to withstand the current crisis. One-on-one office hours will also be available. [Click here](#) to register.

Iowa

Small Business Relief Program

Governor Reynolds announced a new Iowa [Small Business Relief Program](#) that will provide financial assistance to small businesses and tax deferrals to any Iowa businesses that have been economically impacted by the COVID-19 pandemic.

Application deadline is Tuesday, March 31, at 12 p.m.

Voluntary Shared Work Program

The [Voluntary Shared Work Program](#) allows an employer to divide the available work or hours of work among a specified group of affected employees in lieu of a layoff, and it allows the employees to receive a portion of their Unemployment Insurance benefits while working reduced hours.

You must have five employees enrolled in the plan. To participate, fill out this application and email it to vswhclaims@iwd.iowa.gov.

Kansass

Shared Work Program

The Shared Work Program allows an employer to divide the available work or hours of work among a specified group of affected employees in lieu of a layoff, and it allows the employees to receive a portion of their Unemployment Insurance benefits while working reduced hours.

To participate, employers must have reduced the normal weekly hours for two or more employees by at least 20%, but no more than 40%. Submit [this application](#) to the Kansas Department of Labor at KDOL.SharedWork@ks.gov.

Maine

Finance Authority of Maine

[FAME](#) and participating lenders will make special terms available to Maine-based businesses that have experienced interruption or hardship due to COVID-19. Various benefits include:

- Loans up to \$50,000 offered at reduced interest rates
- Interest-only payments
- Up to 75% pro-rata loan insurance on loans up to \$100,000
- Interim financing in conjunction with the SBA wherein FAME makes loan proceeds available while approved SBA borrowers await federal funding.

WorkShare Program

The [WorkShare Program](#) allows an employer to temporarily reduce their work hours in a particular unit, shift or company from 10% to 50%, and it allows the employees to receive a portion of their Unemployment Insurance benefits while working reduced hours.

To apply, call (207) 623-6783 for more information.

Maryland

Tax Extensions

The due date for individual and business tax returns has been extended to July 15, 2020. No application for the extended due date is needed.

Work Sharing Program

The [Work Sharing Program](#) allows an employer to divide the available work or hours of work among a specified group of affected employees in lieu of a layoff, and it allows the employees to receive a portion of their Unemployment Insurance benefits while working reduced hours.

A minimum of two employees are required for the program. To apply, email ui.worksharing@maryland.gov and a representative will contact you.

Massachusetts

Loan Fund

Gov. Charlie Baker announced a [\\$10 million loan fund](#) to help support employers whose businesses have been impacted by COVID-19. Massachusetts-based businesses with under 50 employees will be able to receive up to \$75,000 in emergency funding. If you are eligible, you will receive the funds immediately and have no payments for six months.

To apply for the loan, visit the [Massachusetts Growth Capital Corporation's COVID-19 page](#).

WorkShare Program

The [WorkShare Program](#) allows an employer to divide the available work or hours of work among a specified group of affected employees in lieu of a layoff, and it allows the employees to receive a portion of their Unemployment Insurance benefits while working reduced hours.

The plan is valid for 52 weeks. To be eligible, you must have a positive reserve balance and be up-to-date with your unemployment insurance contributions. Log in to your [UI Online account](#) to apply.

Michigan

Michigan Small Business Relief Program

Starting April 1, the Michigan Small Business Relief Program will provide \$10 million in low-interest loans and \$10 million in grants to eligible Michigan businesses. The loans are for employers with 50 employees or less, and the grants are for companies with less than 100 employees.

[Keep an eye on this page](#) for updates on both programs and how to apply.

Work Share Program

The [Work Share Program](#) allows an employer to divide the available work or hours of work among a specified group of affected employees in lieu of a layoff, and it allows the employees to receive a portion of their Unemployment Insurance benefits while working reduced hours.

Employers must be current on unemployment taxes and must have paid wages for at least 12 of the previous quarter. To apply, file an online application through the [Michigan Web Account Manager](#).

Minnesota

Shared Work Program

The [Shared Work Program](#) allows an employer to divide the available work or hours of work among a specified group of affected employees in lieu of a layoff, and it allows the employees to receive a portion of their Unemployment Insurance benefits while working reduced hours.

To participate, your unemployment insurance tax account balance must be paid in full, your workforce cannot be seasonal or temporary, and your UI employer account must be complete and up to date.

Fill out [this application](#) and submit it to shared.work@state.mn.us.

Missouri

Shared Work Unemployment Compensation Program

The [Shared Work Program](#) allows an employer to divide the available work or hours of work among a specified group of affected employees in lieu of a layoff, and it allows the employees to receive a portion of their Unemployment Insurance benefits while working reduced hours.

The Missouri Division of Employment Security may approve an application if the employer has at least three affected employees, and if the work hours and wages are reduced by at least 20% (but not more than 40%).

Fill out [this application](#) and submit it to the [DES](#) for approval.

Nebraska

Short-Time Compensation

[Short-Time Compensation](#) allows an employer to divide the available work or hours of work among a specified group of affected employees in lieu of a layoff, and it allows the employees to receive a portion of their Unemployment Insurance benefits while working reduced hours.

The program allows employers to uniformly reduce affected employees' hours by 10-60%. [Click here](#) to apply.

New Hampshire

WorkShare Program

The [WorkShare Program](#) allows an employer to divide the available work or hours of work among a specified group of affected employees in lieu of a layoff, and it allows the employees to receive a portion of their Unemployment Insurance benefits while working reduced hours.

To be eligible, you must be up-to-date on your taxes and be in good standing with the New Hampshire Department of Labor, and you must certify that you are reducing the number of hours by 10%-50% for affected employees.

Visit the [NH Employment Security's page on the WorkShare application process](#) to learn more.

New Jersey

New Jersey Economic Development Authority Grants

The New Jersey Economic Development Authority will provide more than \$75 million in support for small to mid-sized businesses impacted by COVID-19. The approved package of [NJEDA grants](#) includes:

- Small business grant program
- Zero-interest loan program for mid-sized businesses
- Entrepreneur funding
- Technical support and marketplace information

Keep an eye on [this page](#) for updates on how to apply and more.

Shared Work Program

The [Shared Work Program](#) allows an employer to divide the available work or hours of work among a specified group of affected employees in lieu of a layoff, and it allows the employees to receive a portion of their Unemployment Insurance benefits while working reduced hours.

You must have at least 10 employees to be eligible. To apply, [fill out this application](#) and mail it to: New Jersey Department of Labor and Workforce Development, Division of Employer Accounts, Shared-Work Approval Unit, PO Box 913, Trenton, New Jersey 08625-0913.

New York

Shared Work Program

The [Shared Work Program](#) allows an employer to divide the available work or hours of work among a specified group of affected employees in lieu of a layoff, and it allows the employees to receive a portion of their Unemployment Insurance benefits while working reduced hours.

You must have at least two employees working in New York State to apply, and you must have paid UI contributions or elected reimbursement of benefits paid to your former employees for four consecutive quarters.

Visit your Employer Information page on [UI Online Services](#) to apply.

New York City

Loans and Grants

New York City businesses with fewer than 100 employees who have seen a sales decrease of at least 25% because of COVID-19 are eligible for up to \$75,000 in interest-free loans to make up for profit losses.

Small businesses with fewer than 5 employees are being offered a grant to cover 40% of payroll costs for up to two months. If you're interested in either one of these programs, fill out the [COVID-19 Business Assistance Survey](#).

Ohio

SharedWork Program

The [SharedWork Program](#) allows an employer to divide the available work or hours of work among a specified group of affected employees in lieu of a layoff, and it allows the employees to receive a portion of their Unemployment Insurance benefits while working reduced hours.

You may apply for the program if you have at least two affected employees and are current on all unemployment insurance reporting and taxes. Visit

www.unemployment.ohio.gov and log in to your OJI Employer benefits account to apply.

Oregon

Work Share Program

The [Work Share Program](#) allows an employer to divide the available work or hours of work among a specified group of affected employees in lieu of a layoff, and it allows the employees to receive a portion of their Unemployment Insurance benefits while working reduced hours.

You must select three or more employees with reduced work hours to participate in the program. You must certify that work hours will be cut by at least 20%, but no more than 40% per week.

[Visit this site](#) to learn more about the requirements and apply.

Pennsylvania

Shared-Work Program

The [Shared-Work Program](#) allows an employer to divide the available work or hours of work among a specified group of affected employees in lieu of a layoff, and it allows the employees to receive a portion of their Unemployment Insurance benefits while working reduced hours.

You must have at least two affected employees to qualify for the program, and every employee must have their work reduced by the same amount. Fill out [this application](#) and submit to the Pennsylvania Office of Unemployment Compensation.

Rhode Island

WorkShare Program

The WorkShare program allows an employer to divide the available work or hours of work among a specified group of affected employees in lieu of a layoff, and it allows the employees to receive a portion of their Unemployment Insurance benefits while working reduced hours.

You need at least two employees to be eligible for the program. To apply, fill out [this application](#) and fax it to (401) 462-8506.

Texas

Shared Work Program

The [Shared Work program](#) allows an employer to divide the available work or hours of work among a specified group of affected employees in lieu of a layoff, and it allows the employees to receive a portion of their Unemployment Insurance benefits while working reduced hours.

The percentage of reduced hours can be different for different individuals, as long as the reduction in normal weekly hours ranges from 10 percent to 40 percent each week. To

apply for the program, log in to [Employer Benefits Services](#) and submit your Shared Work Plan online.

Washington

State Tax Extension

Employers who have seen an impact on business due to COVID-19 may request a tax extension from the Washington Department State of Revenue. The extension is designed to free up your cash reserves, and give you more time to pay and report your taxes.

If you don't apply for a tax extension but are late in paying your taxes because of the coronavirus, the penalty may be waived under certain circumstances if you haven't owed a late penalty in the last two years.

Contact WDOR at 360.705.6705 to find out if you're eligible for the tax extension.

SharedWork Program

Much like California's UI Work Sharing Program, the Washington [SharedWork Program](#) partially offsets reduced worker hours and wages with UI benefits. This valuable resource can reduce your payroll costs by around 10% and it could allow you to keep your trained staff intact.

[Apply for the Shared Work Program here](#), and [refer to the instructions on this page](#).

Standby

If you need to shut down operations because your employees are sick and need to be quarantined, you can request to place your staff on standby for up to eight weeks. This means your employees will be able to receive benefits and won't be forced to look for another job.

Washington-based employers must wait for a worker to apply for standby, at which point a "Request for Separation Information" form will be sent in the mail. Fill out the form, mail it back, and you'll then be sent a decision in the mail.

Wisconsin

Work-Share Program

The [Work-Share program](#) allows an employer to divide the available work or hours of work among a specified group of affected employees in lieu of a layoff, and it allows the employees to receive a portion of their Unemployment Insurance benefits while working reduced hours.

Your plan must include the greater of 20 positions or 10% of employees in a work unit.

For example:

- If 20 employees are in a work unit, the plan must include all 20 employees in the unit.
- If 100 employees are in a work unit, the plan must include at least 20 employees in the unit.

To apply, [fill out this application](#) and mail it to:

DWD-Unemployment Insurance
Employer Service Team

P.O. Box 7942
Madison, WI 53707

4. Coronavirus help for small business through crowdfunding

Fundraising for coronavirus expenses can be a lifeline when your business is struggling during the COVID-19 outbreak. While grants, loans, and stimulus measures can help greatly, it can take weeks—and even months—to receive that type of assistance. But with crowdfunding, you're able to receive emergency financial assistance immediately.

Many people who are financially secure are now looking to help those affected by COVID-19—and crowdfunding gives them a way to easily do that. Your customers want to show their support and lend a hand to their favorite local business, but they may not know how. With online fundraising, loyal customers have an actionable way to step up and help you when you and your business need it most. You can use crowdfunding to pay for any of these expenses and more during this period of COVID-19 closure:

- Your monthly rent or mortgage payment
- Health insurance for your employees
- Paid sick time for your employees who are affected by COVID-19
- Crisis pay for employees who aren't sick but are out of work
- Employees who need time off to care for their children

Receive a \$500 grant through GoFundMe's Small Business Relief Fund

GoFundMe has partnered with Yelp and Intuit QuickBooks to help small business owners receive the financial support they need to keep their businesses thriving throughout the coronavirus pandemic—and long after. Through the Small Business Relief Fund, qualifying businesses that have raised at least \$500 on GoFundMe can receive a matching \$500 grant. To find out if you're eligible and learn about the process, read the Small Business Initiative FAQs.

Amazon's Neighborhood Small Business Relief Fund

Amazon has pledged \$5 million through a small business relief fund to help small businesses in need in the Seattle area. Businesses are eligible for grants if they have fewer than 50 employees or less than \$7 million in annual revenue. Amazon reviews all applications and disburses funds as quickly as possible.

<https://www.bankrate.com/banking/coronavirus-list-of-banks-offering-help-to-customers-financial-hardship/>

Webinars and Free Resources

McKinsey Perspectives

<https://www.mckinsey.com/featured-insights/coronavirus-leading-through-the-crisis>

KPMG Insights

<https://home.kpmg/xx/en/home/insights/2020/03/the-business-implications-of-coronavirus.html>

Pandemic planning as part of an overall resilience strategy

Immediate Actions

<https://home.kpmg/xx/en/home/insights/2020/03/pandemic-planning-as-part-of-an-overall-resilience-strategy.html>

Medium to Long Term Actions

<https://home.kpmg/xx/en/home/insights/2020/03/medium-to-long-term-actions.html>

Tax and Legal Services Considerations

<https://home.kpmg/xx/en/home/insights/2020/03/responding-in-a-crisis.html>

Financial Reporting & Audit Considerations

<https://home.kpmg/xx/en/home/insights/2020/03/covid-19-financial-reporting-resource-centre.html>

Digital Commerce 360

How To Drive Conversion in a Coronavirus World

Featured Speakers: April Berthene, Digital Commerce 360 | Lauren Freedman, Digital Commerce 360 | Don Davis, Digital Commerce 360

We have surveyed the retail community about how they are tackling the disruption stemming from Covid-19, including financial implications, ecommerce sales and supply chain challenges. Our second post-outbreak survey of 1000 consumers sheds light on consumer confidence, ecommerce and in-store buying behavior, omnichannel's critical role for retail and how shoppers are adapting to this new world. [Save Your Seat](#)

How to capture a 360-degree view of cross-channel, multi-device shoppers

Featured Speakers: Don Davis, Digital Commerce 360 | Kevin Hawkins, FedEx



Attend this webinar to learn how to match up customer data collected across channels and devices, and how to marry internal systems so that data can be put to good use. With many stores closed, online shopping is surging, and these insights will help you better personalize your offers to today's omnichannel shopper. Make your time at home count by attending this important webinar. [Save Your Seat](#)

– ONDEMAND WEBINAR –

Deliver the Perfect Order = Happy Shoppers

Featured Speakers: Lauren Freedman, Digital Commerce 360 | Chloe Chang, IBM | Nikhil Singh, Publicis Sapient

A smarter supply chain gives you real-time, upstream and downstream visibility to capitalize on every market opportunity. It enables order monitoring based on promise dates. Optimized sourcing to find the lowest landed cost. And unmatched fulfillment flexibility to meet the ever-changing demands of your customers. [Register Now](#)

Scott,

COVID-19 has shaken the globe. You are not alone. We want to help in any way we can, so we've created a webinar to help businesses navigate this crisis. Starts today!

[How to Weather the Storm - 5 Steps to Take Right Now](#)

Regardless of the impact the pandemic will have on your business, changes will have to be made.

Here's what we'll cover in the webinar:

3 Scenarios: Survival, Restructure, Strengthen

Break-even analysis

Budgeting tools

Crisis Cash Flow Forecasting and Best practices

Above the line vs. Below the Line:

Cutting Overhead Costs

Who to Furlough

Sharpen the saw:

Automate - Do things more efficiently

Strengthen - Train your people

You'll also get tools and resources to help you take action right away.

Hope you can make it and find it helpful! If you have any questions, please email us at covid-19@growthforce.com.

- Steve

Upcoming Coleman Webinars

Deferring and Servicing SBA 7(a) and 504 Loans -- The Brand New Rules

Date: Wednesday, April 8, 2020

\$300 Billion in Stimulus Lending -- SBA's Specific Rules Implementation

Wednesday, April 15, 2020

What you need to Know about Motel and Hotel Financing in 2020

Date: Wednesday, April 22, 2020

Join Coleman Report Live! Daily @ 1:00PM ET - 1:30PM ET

<https://global.gotowebinar.com/register/598097187>

Dial +1 (213) 929-4212

Access Code: 779-804-802

Webinar ID: 598-097-187

Ted J. Leverette, The Original Business Buyer Advocate ®

New Realities for the SMB M&A Marketplace

#2 Weekly Open Mic Zoom Small-Group Discussion

Tips for SMB Searchers & Sellers + Fast-Screening “Opportunities”

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During the Financial & Medical Crises

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Complimentary, but limited capacity so please register now for April 1.

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120 Financial Lifelines for Small Businesses

The ultimate DIYer action plan.

[How-to info.](#)

COVID-19 WEBINARS

[National Resources and Policy Updates for Small Businesses Impacted by COVID-19](#)

Date: Monday, April 6, 2020

Time: 1:00pm ET/ 10:00am PT

Small businesses across the country are losing customers or being forced to temporarily close their doors to prevent the spread of COVID-19.

Type: Webinar

[Register now for this free webinar »](#)

[National Resources and Policy Updates for Small Businesses Impacted by COVID-19](#)

Date: Monday, April 6, 2020

Time: 3:00pm ET/ 12:00pm PT

Small businesses across the country are losing customers or being forced to temporarily close their doors to prevent the spread of COVID-19.

Type: Webinar

[Register now for this free webinar »](#)

[Central California COVID-19 Resources](#)

Date: Tuesday, April 7, 2020

Time: 2:00pm - 3:00pm PT

As new developments continue to unfold around the spread of COVID-19, many small business owners have questions about how closures will impact their business and employees long term.

Type: Webinar

[Register now for this free webinar »](#)

[COVID-19: Resources for Child Care Small Business Owners in the Great Lakes/ Midwest States](#)

Date: Thursday, April 9, 2020

Time: 3:30 pm CST

As developments unfold in response to the spread of COVID-19, many child care small business owners in the Midwest and Great Lakes states have questions about safety, immediate funding for operations and resources.

Type: Webinar

[Register now for this free webinar »](#)

[National Resources and Policy Updates for Small Businesses Impacted by COVID-19](#)

Date: Thursday, April 16, 2020

Time: 1:00pm ET

Join Small Business Majority and SCORE for a national webinar covering the new loan programs made available by the CARES Act, resources related to COVID-19 and policy recommendations to bolster small business owners right now. We will cover:

Type: Webinar

[Register now for this free webinar »](#)

On-Demand Webinars

[Recursos Para Pequeñas Empresas en EE. UU. Afectadas por COVID-19](#)

Date recorded: Thursday, April 2, 2020 | [View recording »](#)

[COVID-19 Stimulus Package: What's in the new law for small businesses](#)

Date recorded: Thursday, April 2, 2020 | [View recording »](#)

[Ayuda Financiera para Empresas en California Afectadas por COVID-19](#)

Date recorded: Wednesday, April 1, 2020 | [View recording »](#)

[COVID-19: Federal and Colorado Support for Small Businesses](#)

Date recorded: Tuesday, March 31, 2020 | [View recording »](#)

[Zero-percent interest, low-interest, and disaster loans for California small business owners](#)

Date recorded: Monday, March 30, 2020 | [View recording »](#)

[COVID-19 Resources and Updates for Small Business](#)

Date recorded: Thursday, March 26, 2020 | [View recording »](#)

[Resources for Employees of California Small Businesses Impacted by COVID-19](#)

Date recorded: Friday, March 20, 2020 | [View recording »](#)

Past Webinars

- Rent concerns: Tenant Rights & Remedies; [click here](#).
- Small Business Stimulus Through the CARES Act: What This Means for Restaurants; [click here](#).
- Finding Balance During the Storm: Managing Stress, Anxiety, and Depression During Chaos; [click here](#).
- Pivoting Your Marketing Strategy for COVID-19: [click here](#).
- Town Hall on Labor Law and Insurance Questions: [click here](#).

Upcoming Webinars

[Crisis Management for Small Businesses](#) – April 7th at 10am PT

- Now more than ever, successful entrepreneurs must be equipped with crisis management skills in order to survive. In this one-hour webinar, Rowan Richards, Director of Coaching with Opportunity Fund's trusted partner organization Accion, will share the five key elements of crisis management for small business owners. This conversation will cover everything from cash flow usage to negotiations with vendors to employee management, and everything in between. [Sign up today to join this live webinar](#), learn from Rowan's expertise, and have your questions answered.

[Managing Cash During Emergencies](#) – April 14, 11am PT

- Now's not really the time to suggest someone start saving for an emergency – we're already in the emergency, so what can you do with the resources you have right now? In this one-hour webinar, you'll learn critical skills that will help you spend strategically during this difficult time.

[Stay Connected To Your Customers](#) (recorded)

- During this time of intense uncertainty, it can be difficult to know how to maintain a connection with customers, especially if your business operations have changed. In this [free one-hour webinar](#), experts in branding, social media, and e-commerce will provide practical advice on how your business can adapt, as well as answering any questions you have on staying connected to your audience and building support in new, creative ways.

[SBA Economic Injury Disaster Loan Program](#) (recorded)

- The SBA offers a number of [programs and resources](#) for entrepreneurs during this time of crisis. In this free, one-hour webinar, staff from the Massachusetts District Office will provide an overview of SBA resources available for small businesses to get help.