# **COVID-19 SMALL BUSINESS RESOURCES**

San Francisco International Airport is committed to the continued health of its business partners and their employees. Below are local, state, and federal resources for businesses during the COVID-19 pandemic. For more information, please contact <u>smallbusiness@flysfo.com</u> or call or text (650) 821-5244.

References and hyperlinks to website addresses are for your information and convenience. The San Francisco International Airport is not responsible for the content or security of those internet locations.

#### Federal Assistance for Small Businesses

The US Senate established the Committee on Small Business and Entrepreneurship.

To help small business owners and entrepreneurs better understand the new programs that are available to them, the Committee on Small Business and Entrepreneurship has created a comprehensive <u>guide</u> to many of the small business provisions in the CARES Act that was passed by Congress on March 27. These programs and initiatives are intended to assist business owners with whatever needs they have right now.

	Notice: Additional Appropriations Expected
	First Come – First Served
	Applied but your application is not funded or processed? Check back in with your bank to confirm that they will continue to process your application or whether they have set new criteria.
	For those who missed the opportunity to apply for the PPP previously, we encourage you to seek out a qualified lender to determine whether this loan is right for you and begin preparing your application. Check with your bank to see if they're offering the PPP or review Small Business Majority's <u>PPP Lender List</u> .
PPP:	The Northern California Small Business Development Center also has shared a list of lenders accepting PPP application for non-existing customers.
Paycheck Protection Program (CARES Act)	<u>Funding Circle</u>
	<u>Lendistry.com</u>
	<u>Radius Bank</u>
	<u>Ready Capital</u>
	<u>Centerstone Lending</u>
	• <u>T Bank</u>
	SBA will forgive loans if all employees are kept on the payroll for eight weeks and the money is used for payroll, rent, mortgage interest, or utilities.
	The Paycheck Protection Program will be available through June 30, 2020.
	Small businesses and eligible <b>nonprofit</b> organizations, Veterans organizations, and Tribal businesses described in the Small Business Act, as well as individuals who are

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	<b>self-employed</b> or are <b>independent contractors</b> , <b>are eligible</b> if they also meet program size standards. Under this program:
	<ul> <li>Eligible recipients may qualify for a loan up to \$10 million determined by 8 weeks of prior average payroll plus an additional 25% of that amount.</li> </ul>
	• Loan payments will be deferred for six months.
	<ul> <li>If you maintain your workforce, SBA will forgive the portion of the loan proceeds that are used to cover the first 8 weeks of payroll and certain other expenses following loan origination.</li> </ul>
	<u>Click here</u> to learn more.
	For questions, please contact the SBA disaster assistance customer service center at 1-800-659-2955 (TTY: 1-800-877-8339) or e-mail <u>disastercustomerservice@sba.gov</u> .
	San Francisco organizations can help you navigate lending options, including the PPP and EIDL: <u>SF Small Business Development Center</u> <u>SF SCORE</u> <u>Renaissance Entrepreneurship Center</u> <u>Mission Economic Development Agency</u> <u>Asian, Inc.</u>
	Notice: Additional Appropriations Expected
	First Come – First Served
EIDL: Economic Injury Disaster Loans and Loan Advance	<b>To apply for a COVID-19 Economic Injury Disaster Loan, <u>click here.</u> In response to the Coronavirus (COVID-19) pandemic, small business owners in all U.S. states, Washington D.C., and territories are eligible to apply for an Economic Injury Disaster Loan <b>advance of up to \$10,000</b>. Self-employed individuals are eligible.</b>
	The SBA's Economic Injury Disaster Loan program provides small businesses with working capital loans of up to \$2 million that can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing. The loan advance will provide economic relief to businesses that are currently experiencing a temporary loss of revenue. Funds will be made available within three days of a successful application, and this loan advance will not have to be repaid. Applicants who have already submitted their applications will continue to be processed on a first-come, first-served basis.
	For questions, please contact the SBA disaster assistance customer service center at 1-800-659-2955 (TTY: 1-800-877-8339) or e-mail <u>disastercustomerservice@sba.gov</u> .
	San Francisco organizations can help you navigate lending options, including the PPP and EIDL: <u>SF Small Business Development Center</u> <u>SF SCORE</u> <u>Renaissance Entrepreneurship Center</u> <u>Mission Economic Development Agency</u> <u>Asian, Inc.</u>

As of April 24, 2020

	The SBA Debt Relief program will provide a reprieve to small businesses as they overcome the challenges created by this health crisis.
	Under this program:
SBA Debt Relief	• The SBA will also pay the principal and interest of <b>new</b> 7(a) loans issued prior to September 27, 2020.
	• The SBA will pay the principal and interest of <b>current 7(a) loans for a period of six months</b> .
SBA Express Bridge Loans	Express Bridge Loan Pilot Program allows small businesses who currently have a business relationship with an SBA Express Lender to access up to \$25,000 with less paperwork. These loans can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing and can be a term loans or used to bridge the gap while applying for a direct <u>SBA Economic Injury</u> <u>Disaster Ioan</u> . If a small business has an urgent need for cash while waiting for decision and disbursement on Economic Injury Disaster Loan, they may qualify for an SBA Express Disaster Bridge Loan.
	Terms:
	<ul> <li>Up to \$25,000</li> <li>Fast turnaround</li> <li>Will be repaid in full or in part by proceeds from the EIDL loan</li> </ul>
	Find an Express Bridge Loan Lender by connecting with your local SBA District Office.

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### Layoff Support

SFO can support your employees with applying for unemployment benefits and other resources. Please refer your employees to SFO's Business & Career Center. Have your employees call (650) 821-5242 or e-mail <u>community@flysfo.com</u>. Employee resources can be found at <u>https://www.sfoconnect.com/covid-19-resources-all-sfo-workers</u>.

#### Resources for SFO Employers with On-Site Staff

SFO Badging for Existing and New Employees	SAO operational hours will be limited to 7:00 am – 3:00 pm. Please ensure any employees who are coming to the SAO with an appointment adhere to appropriate social distancing measures. Please advise your staff to comply with all directions SAO staff may provide when your employees arrive at the SAO. Fingerprint Appointment: <u>https://booknow.appointment-plus.com/7rqt7km2/</u>
	Customs Appointments: https://booknow.appointment-plus.com/9e15xz5c/

	Computer Based Training Appointment:
	https://booknow.appointment-plus.com/7rx8qn3v/
	Badging Appointment:
	https://booknow.appointment-plus.com/82vnb66q/
	Airfield Operations Training
	https://booknow.appointment-plus.com/7rtr8gey/
	Authorized Signatory Portal:
	https://sfoopssec.flysfo.com/SAFESelfService/ssl/login.aspx?ReturnUrl=%2fSAFESelfServi
	ce%2fDefault.aspx
	Local, state, and federal agencies have posted guidance on protecting workers from COVID-19.
	COVID-19.
	San Francisco Department of Public Health
	https://www.sfdph.org/dph/alerts/coronavirus.asp
	San Francisco Department of Public Health Order
	https://www.sfdph.org/dph/alerts/files/HealthOfficerOrder-C19-07b-ShelterInPlace-
	<u>03312020.pdf</u>
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Workplace Preparations for COVID-19	California Occupational Safety & Health Administration
COVID-19	https://www.dir.ca.gov/dosh/coronavirus/Health-Care-General-Industry.html
	Executive Department, State of California Executive Order
	https://www.gov.ca.gov/wp-content/uploads/2020/04/4.4.20-EO-N-45-20.pdf
	U.S. Occupational Safety & Health Administration
	https://www.osha.gov/SLTC/covid-19/standards.html
	Centers for Disease Control and Prevention
	https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business- response.html

## Tips for Businesses

COVID-19 Business	The San Mateo County Economic Development Association has released a guide on
Continuity Action Plan – 2.0	how to maintain operations during the pandemic, including a list of steps to consider
(Small- and Medium-Sized	implementing.
Businesses)	You can view the guide <u>here</u> .

Coronavirus Small Business Survival Guide	The U.S. Chamber of Commerce has published a "survival guide" for small businesses that compiles all their resources into one page. It includes resource guide on <u>what</u> <u>small businesses can do during the pandemic</u> , <u>what best practices small businesses can</u> <u>implement</u> , <u>how to handle staff concerns</u> , <u>how to get an SBA Coronavirus Emergency</u> <u>Payroll Protection Loan</u> , <u>how to manage concerns when your staff cannot work from</u> <u>home</u> , and others. You can view the complete guide <u>here</u> .
Inc.'s Essential Business Survival Guide for the Covid- 19 Crisis	Inc.com has published a guide for businesses separated into sections such as <u>handling</u> <u>cash flow</u> , <u>finding capital</u> , <u>managing debt</u> , and <u>furloughing or laying off staff</u> . You can access the full guide <u>here</u> .

## Local and State Organizations Available to Assist

San Francisco Office of Economic of Workforce Development (OEWD)	All businesses can reach out to the <u>San Francisco Office of Economic and Workforce</u> <u>Development</u> for assistance and guidance in responding to COVID-19. Small businesses can reach out to the <u>San Francisco Office of Small Business</u> , <u>Assistance</u> <u>Center</u> to share your concerns and to learn more about existing programs that can assist you during this time.
San Francisco Office of Small Business (SFOSB)	The mission of the Small Business Commission, the <u>Office of Small Business</u> , and the <u>Small Business Assistance Center</u> is to foster, promote, and <b>retain</b> small businesses in the City and County of San Francisco. Due to the <u>SF Public Health Order</u> for City residents to shelter in place, the Office of Small Business is not open to the public from March 17, 2020 through May 3, 2020. Staff is <b>working remotely</b> to provide service to small businesses by email and phone. Please contact via <b>email at <u>sfosb@sfgov.org</u></b> or <b>call 415-554-6134</b> . For assistance in Chinese call 415-554-6407. Due to the high volume of inquiries, SFOSB will respond as soon as possible.
San Mateo County Economic Development Association (SAMCEDA)	<u>SAMCEDA</u> , founded in 1953, promotes business issues that enhance and sustain the economic prosperity of the region and its local communities. SAMCEDA is compiling <u>business assistance programs and a variety of other resources</u> as quickly as possible and as they become available.
California Office of the Small Business Advocate	The Office of the Small Business Advocate (SB Advocate) supports California's small businesses and entrepreneurs with the information, tools and resources they need to plan, launch, manage and grow their businesses successfully. https://business.ca.gov/advantages/small-business-innovation-and-entrepreneurship/

### Local and State Assistance for Small Businesses

San Francisco Workers and Families First Program	The <u>Workers and Families First Program</u> provides financial assistance to businesses and nonprofits to provide additional paid sick leave time to employees, over and above their existing policies. All businesses in San Francisco and all SFO businesses are eligible, with up to 20% of funds reserved for small businesses with 50 or fewer employees. The City will contribute up to one week (40 hours) at \$15.59 per hour (minimum wage) per employee, or \$623 per employee. The employer will pay the difference between the minimum wage and an employee's full hourly wage. To apply, go <u>here</u> . Please note that SFO Employers <u>are</u> eligible for this fund, even if your business does not have operations in San Francisco. Please contact the San Francisco Small Business Office at sfosb@sfgov.org, 415-554-6134.
SF Small Business Revolving Loan Fund   SF Emerging Business Loan Fund	The City-sponsored Revolving Loan Fund (RLF) provides access to capital, including microloans and technical assistance. The Emerging Business Loan Fund (EBLF) offers loans ranging from \$50,000 to \$250,000 to qualifying commercial projects. If you have questions or to learn more about these loans, please contact Karla De Leon by phone at 510-830-3226 or e-mail sanfrancisco@mainstreetlaunch.org.
SF Hardship Loan Fund	The City's new <b>San Francisco Hardship Emergency Loan Program (SF HELP)</b> will rapidly deploy loans up to \$50,000 at 0% interest. Funds can be used to pay payroll, rent, utilities, inventory and more. The loan will have a flexible repayment schedule, with terms determined on a case-by-case basis, based on each borrower's ability to repay. Eligibility      Be a for-profit business located in SF and in good standing     Have a total annual revenue under \$2.5M     Demonstrate a 25% drop in revenues since January 1, 2020     Have 3 years remaining on lease You can read <u>more information and apply here</u> Contact any of these San Francisco-based Technical Assistance Centers: <u>Mission Economic Development Agency (MEDA)</u> 415-282-3334   English, Spanish <u>Small Business Development Center (SBDC)</u> 415-937-7232   English, Chinese <u>Renaissance Center</u> 415-541-8580 (SOMA), 415-647-3728 (Bayview) <u>Southeast Asian Community Center</u> 415-885-2743   Chinese, Vietnamese <u>SCORE</u> 415-764-4964
San Francisco Deferred Business Taxes for Small Businesses	For businesses with up to \$10M in gross receipts, the City's Office of the Treasurer & Tax Collector is deferring payment of quarterly business taxes, generally due April 30, 2020, to March 1, 2021, with no interest or penalties. If you have questions, please contact the Treasurer's office through their <u>Help Center</u> .

San Francisco Deferred Business Licensing Fees	The City's Office of the Treasurer & Tax Collector is deferring collection of annual small business license and permit fees that make up the Unified License Bill generally due March 31, 2020, for three months, to July 31, 2020. If you have questions or want to learn more about the deferral of business taxes or licensing fees, please contact the Treasurer's Office through their <u>Help Center</u> .
San Francisco Property Tax	As the San Francisco shelter-in-place order has been extended and in accordance with state law, the new property tax deadline is <b>May 4, 2020</b> (the first business day after the shelter-in-place order is lifted). Taxpayers who are unable to pay by this date for reasons related to COVID-19 should submit a request for a <u>penalty waiver</u> online. Please note that penalty waiver requests will not be accepted until after the property tax deadline. <u>Click here</u> to read the full statement from Treasurer José Cisneros. If you have any questions, please review our <u>Frequently Asked Questions page</u> or visit their <u>Help</u> <u>Center</u> or call 3-1-1.
San Mateo Strong Fund	The small business grant application portal is tentatively scheduled to open on <b>Monday, April 27, 2020 at 12:00pm</b> . Please check <u>www.SMCStrong.org</u> for updates. <b>First Come – First Served</b> for grants at \$10,000 maximum. Total funding for program is \$1 million. Businesses must upload supporting documentation. <i>Prepare now</i> and scan it in PDF, Tiff, PNG, or JPEG (smart phone pictures are accepted) format. <b>Eligibility Criteria:</b> 1. For-profit company with at least two employees 2. Since March 31, 2019 has had all applicable and required business license(s)/permit(s) or other government-issued registration document(s) as required by the local jurisdiction 3. The business has a primary office, storefront, or business space open to the public and located in San Mateo County and open for at least one year 4. Equivalent of 10 or fewer full-time employees as of February 15, 2020 OR less than \$2.5 million in annual revenue over the past 12 months (3/1/19 to 2/29/20) 5. Demonstrate a 25% reduction in gross revenue due to COVID-19
San Mateo Property Tax	The second installment of San Mateo County property taxes is due no later than Monday, May 4th, 2020. You may pay online at <u>: https://sanmateo-ca.county-taxes.com</u> . Or, you may call our automated phone system at (866) 220-0308.
<b>California Assistance to Small</b> <b>Businesses</b> As of April 24, 2020	California offers <u>support for small businesses</u> , the backbone of the state economy and the heart of communities and main streets across California. Relief includes small business interest <u>free deferral of sales/use tax</u> up to \$50,000 for businesses with less than \$5 million in taxable sales. The state of California, through the Small Business Finance Center (SFBC), is offering <u>California Disaster Relief Loan Guarantee Program — COVID-19</u> . The SBFC helps businesses create and retain jobs and encourages investment in low- to moderate-

	income communities. The SBFC has a Jump Start Loan Program, a Small Business Loan Guarantee Program, and a Farm Loan Program.
State of California Payroll Tax Assistance	Payroll tax assistance. Employers experiencing a hardship due to COVID-19 may request up to a 60-day extension of time from the EDD to file their state payroll reports and/or deposit state payroll taxes without penalty or interest. A written request for extension must be received within 60 days from the original delinquent date of the payment or return. For questions, employers can call the EDD Taxpayer Assistance Center. Toll-free from the U.S. or Canada: 1-888-745-3886 Hearing impaired (TTY): 1-800-547-9565 Outside the U.S. or Canada: 1-916-464-3502

### Other Federal Assistance for All Sized Businesses

Airlines and Airline Contractors (CARES Act)	<ul> <li>The <u>Treasury Department</u> is supporting American workers and businesses who are impacted by the coronavirus with the <u>Payroll Support to Air Carriers and Contractors</u>. To apply for Payroll Support to Air Carriers and Contractors under Division A, Title IV, Subtitle B of the CARES Act, CLICK HERE.</li> <li>Only applications completed online will be accepted. If you submitted an application before 11:00 a.m. on April 3, you do not need to resubmit your information, and they will continue processing your application. If you need technical support to complete your online application, please contact <u>caresITforms@treasury.gov</u> to request assistance.</li> <li>FAQs: Application Procedures for Payroll Support to Air Carriers and Contractors To access the Procedures and Minimum Requirements for Loans to Air Carriers and Eligible Businesses and National Security Businesses under Division A, Title IV, Subtitle A of the CARES Act, CLICK HERE</li> </ul>
IRS Tax Relief	<ul> <li>The IRS has established a special section focused on steps to help taxpayers, businesses and others affected by the coronavirus. The most up-to-date information is on the IRS website.</li> <li>IR-2020-62, Employee Retention Credit <ul> <li>IR-2020-59, People First Initiative; adjusts, suspends key compliance program</li> <li>IR-2020-58, Tax Day now July 15 regardless of amount</li> <li>IR-2020-57, Treasury, IRS and Labor announce plan to implement Coronavirus-related paid leave for workers and tax credits for small and midsize businesses to swiftly recover the cost of providing Coronavirus-related leave.</li> </ul> </li> <li>There are several provisions that may benefit businesses of all sizes. Please go here for more detailed information.</li> </ul>

Employee Leave	The U.S. Department of Labor has published guidance on employers' obligations under the <u>Family and Medical Leave Act</u> (FMLA) and the <u>Fair Labor Standards Act</u> (FLSA) during pandemics. The California Labor Commissioner's Office has also answered COVID-19 specific questions for employers <u>related to employee leave and sick pay</u> .
US Treasury	The Department of Treasury also has information available at <u>Coronavirus: Resources,</u> <u>Updates, and What You Should Know</u> .

# Nonprofit Organizations Available to Assist

Northern California Small Business Development Centers (Norcal SBDC)	Northern California Small Business Development Centers (Norcal SBDC) is a nonprofit network made up of 18 centers that are dedicated to helping small businesses with every aspect of business creation, growth, management, and operation. Find your local SBDC today to start receiving one-on-one advising and low cost training.
	NorCal SBDC Webinars
	The Lead Center for the NorCal Small Business Development Center hosts webinars four times per week to share the latest updates on the SBA funding and all the financing programs related to COVID-19. The webinars have Q&A sessions where business owners have the opportunity to directly ask experts the questions you have on various financial relief programs. Check out their schedules below:
	English: Mon, Wed, & Fri 10:30 a.m 11:30 a.m. Zoom link: https://norcalsbdc.zoom.us/j/835182602?
	Spanish: Thurs 10:30 a.m 11:30 a.m. Zoom link: https://zoom.us/webinar/register/WN_TXpfKIIaQEOrLeVMRnPWsw
	NOTE: Pre-registration required for the Spanish webinar.
	For additional information or if you have any questions, NorCal SBDC can be reached at (833) 275-7232 or via email at <b>loans@asksbdc.com</b> .
Small Business Majority	Small Business Majority is a national small business advocacy organization, founded and run by small business owners to ensure America's entrepreneurs are a key part of a thriving and inclusive economy.
	https://smallbusinessmajority.org/covid-19-daily-updates-for-small-businesses
Venturize	Venturize is a free online resource hub of tools and resources for small businesses. Managed by nonprofit organization Small Business Majority, Venturize offers unbiased education and resources about small business loans, retirement and healthcare to empower entrepreneurs to make the best financial decisions for their business. They also help small businesses get connected to trusted local providers that can help their enterprises grow.
	https://venturize.org/
As of April 24, 2020	

National Association of Women Business Owners (NAWBO)	NAWBO, the unified voice of over 10 million women-owned businesses in the United States, offers COVID-19 support to its members. <u>https://www.nawbo.org/nawbo-institute</u>
United States Hispanic Chamber of Commerce (USHCC)	The USHCC actively promotes the economic growth, development and interests of more than 4.37 million Hispanic-owned businesses that, combined, contribute over \$700 billion to the American economy every year. https://ushcc.com/ushcc-creates-technical-assistance-guide-for-small-businesses-impacted-by-covid-19/
US Black Chambers of Commerce (USBC)	The USBC provides committed, visionary leadership and advocacy in the realization of economic empowerment. Through the creation of resources and initiatives, USBC supports African American Chambers of Commerce and business organizations in their work of developing and growing Black enterprises. <u>https://usblackchambers.org/cares-act/</u>
Asian / Pacific Islander American Chamber of Commerce and Entrepreneurship (ACE)	ACE's mission is to serve as a strong advocate of Asian American and Pacific Islander (AAPI) business interests and affect positive change on all issues that enhance and advance the goals and aspirations of AAPI business owners, entrepreneurs and corporate leaders. <u>https://www.acesmallbusiness.org/</u>
National Association for the Self- Employed (NASE)	Since its beginning in 1981, NASE has pioneered support and help for small business, micro-businesses and the self-employed, while helping to define this important part of the American economy. <u>https://www.nase.org/home.aspx</u>
National Small Business Association (NSBA)	For nearly 80 years, the NSBA has represented the small business community before the U.S. Congress, White House, and federal agencies, advocating for the interests of their customers, their companies, and their communities to help ensure the continued viability of their small business way of life. <u>https://nsba.biz/COVID-19</u>
Kiva	Kiva is an international nonprofit, founded in 2005 in San Francisco, with a mission to expand financial access to help underserved communities thrive. <u>https://www.kiva.org/</u>

San Francisco Renaissance Entrepreneurship Center	Renaissance Entrepreneurship Center empowers and increases the entrepreneurial capacities of socially and economically diverse women and men, strengthening communities through the creation of sustainable new businesses, new jobs, and the promotion of financial self-sufficiency.
	https://www.rencenter.org/small-business-resources-covid-19/

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#### Private Relief Funds

Several entities have established relief funds to assist small businesses. Below is a sample.

Amazon	The Neighborhood Small Business Relief Fund will provide \$5 million of cash grants intended for small businesses with fewer than 50 people or less than \$7 million in revenue that need assistance during this difficult time. The fund is intended for small businesses with fewer than 50 employees or less than \$7 million in annual revenue, physical presence within a few blocks of our Regrade and South Lake Union office buildings, that are open to the general public and reliant on foot-traffic for customers. The Amazon Relief Fund will be established with a \$25 million initial contribution focused on supporting our independent delivery service partners and their drivers, Amazon Flex participants, and seasonal employees under financial distress during this challenging time.
Citi	There are efforts made by <u>citi</u> to assist small businesses. <u>Retail Bank Small Business</u> <u>Customers</u> are eligible for fee waivers on monthly service fees and remote deposit capture; waived penalties for early CD withdrawal; bankers available after hours and on weekends for support.
Facebook	Small Business Grants Program provides \$100M in cash grants and ad credits to help during this challenging time.
GoFundMe	As part of the Small Business Relief Initiative, GoFundMe, Intuit QuickBooks, and Yelp have each donated \$500,000 to the <u>Small Business Relief Fund</u> . GoFundMe.org, the charitable and advocacy arm of GoFundMe, started the Small Business Relief Fund to benefit small businesses. The Small Business Relief Fund will issue \$500 matching grants to qualifying businesses that raise at least \$500 on GoFundMe.
Google	COVID-19: Ad credits for Google Ads Small and Medium-sized Businesses help alleviate some of the cost for small and medium-sized businesses (SMBs) to stay in touch with their customers during this challenging time. SMBs ad credits can be used at any point until the end of 2020 across Google Ads platforms. SMBs who have been active advertisers since the beginning of 2019 will see a credit notification appear in their Google Ads account in the coming months. This is part of a <u>larger commitment</u> from Google to support SMBs, health organizations and governments, and health workers on the frontline of this global pandemic.

	This page provides additional information and will be periodically updated. As an additional resource to help you manage your business through uncertainty please visit the <u>Google for Small Business site</u> .
Hello Alice	\$10,000 grants being distributed immediately to small business owners impacted by the coronavirus, as part of our broader mission to ensure Business for All. In addition to funding, grant recipients will receive ongoing support from the Hello Alice community.
James Beard Foundation	The James Beard Foundation recognizes the dire situation the food and beverage community is in due to the COVID-19 pandemic.
	The purpose of the James Beard Foundation Food and Beverage Industry Relief Fund (the "Fund") is to provide critical financial assistance to small, independent restaurants that, due to the COVID-19 (Coronavirus) national disaster, have an immediate need for funds to pay set operating expenses and keep from going out of business.
JPMorgan Chase	The firm will promptly deploy \$8 million, including \$5 million in the U.S. to support vulnerable and underserved small businesses. Helping Black, Hispanic and Asian Pacific Islander owned businesses that may struggle to access capital and keep their doors open. This includes entrepreneurs that have participated in the firm's Entrepreneurs of Color Fund and Ascend in places such as Seattle, California and New York. Support will include working with local Community Development Financial Institutions that will provide low or zero interest loans and interest rate buydowns to help offset the costs of business slow-downs and unexpected challenges, as well as technical assistance support for issues like remote working capabilities.
Mailchimp	Mailchimp is offering for 3 free months is limited to Mailchimp users with an existing paid plan (Essentials, Standard, Premium, or Legacy paid plans) on March 30, 2020 who: have 25 or fewer employees, have no compliance hold on their account, complete an application here, and are approved by Mailchimp. Applications for relief must be submitted by April 30, 2020.
Restaurant Workers' Community Foundation	The <u>RWCF COVID-19 Relief Fund</u> will provide funds to businesses and their employees. The employee <u>fund</u> will provide one-time grants of \$500 on a first-come-first-served basis to restaurant owners and employees in need. We're partnering with <u>Southern</u> <u>Smoke Foundation</u> to distribute our direct assistance funds. Southern Smoke is a nonprofit 501c3 crisis relief foundation based out of Houston that exists to do just that. The Southern Smoke is a nonprofit 501c3 charitable foundation. Our Emergency Relief Program provides emergency funding to those employed by or own restaurants or bars or are employed by a restaurant or bar supplier that are faced unforeseen expenses that cannot or will not be covered by insurance. We stand with those in our community and are committed to "taking care of our own".
Salesforce Care Small Business Grant	As part of Salesforce's commitment to small businesses and giving back to the community, <u>Salesforce is partnering with Ureeka</u> to offer eligible small businesses the opportunity to receive a \$10,000 grant to help them through the COVID-19 outbreak.
	First Come - First Served
	Application Window: April 27, 2020 8:00 a.m. (PST) to May 4, 2020 22:59 p.m. (PST)
As of April 24, 2020	

Eligibility Criteria: • Be a for-profit company • Have between 2 to 50 employees • Have been in business for 2 full years as of March 2020 • Have an annual revenue between \$250k and \$2M Have experienced challenges from COVID-19 Meet all other eligibility requirements as stated in the Grant Program Terms • Please read the Grant Program Terms and Grant Program Privacy Policy carefully. You will be required to accept these during the application process prior to submitting. Full Grant Program Terms available here and full Grant Program Privacy Policy available here. Should you have any questions, please contact salesforcegrants@ureeka.biz. \$2.5 million from Verizon made it possible for LISC to begin offering critical relief and resiliency-building support to small businesses facing immediate financial threat because of the COVID-19 pandemic. Please read the Grant Overview, FAQs and apply **Verizon-LISC Small Business** here. **Relief Grant** Applications must be submitted by Tuesday, April 28 at 8:59 p.m. Grants will be made in the amounts of \$5,000, \$7,500, and \$10,000. The company's Coronavirus Crisis Loans program enabling small businesses to Wefunder crowdfund loans of \$20,000 to \$1 million from supporters. The \$1 million assistance program is meant for their most impacted small-business Zapier customers. Zapier's support team will set up qualified customers with a free month credit for a Starter plan.