

# SIMPLE

## Small Business and Non-Profit Support Amid COVID-19

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*These times are crazy enough- no need to overcomplicate navigation of resources*

As we head into the fourth week of quarantine, CauseIMPACTS has gathered a slew of information from multiple sources to help Small Businesses and Non-Profits navigate the resources available to them during this time. This information is extensive, to better understand the following text here are some terms you need to know:

- CARES act- Last month, President Trump signed into law the CARES Act, which provided small business owners and non-profits the opportunity to get up to a \$10,000 Advance on an Economic Injury Disaster Loan (EIDL).
- SBA- US Small Business Association
- EDD- Employment Development Department
- AJCC- American Job Center of CA (Where to go for support filing claims, getting specific support in your community. There are AJCC's across the state and USA.)

**Below you can find the most common resources for small business and non-profits.**

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### MOST COMMON RESOURCES for Small Businesses:

#### **1) Apply for an Emergency Grant through the SBA's Economic Injury Disaster Loan Program (EIDL)**

The **Small Business Administration** is providing disaster relief loans called **Economic Injury Disaster Loans (EIDLs)** for small businesses, private non-profits, and 501(c)(19) Veterans Organizations suffering economic injury as a result of the COVID-19 crisis. EIDLs are low interest loans of up to \$2 million that are available to pay for expenses that could have been met had the disaster not occurred, including payroll and other operating expenses.

- a. This is essentially a "no questions asked" quick application with no documentation required. All that is needed is basic information about the business (Name, Address, Federal Tax ID #, and last 12 months revenues and costs total) and basic information about the Business Owner (Name, Address, Social Security, etc)
- b. This is a grant and does not have to be repaid.
- c. The link to apply directly is: <https://covid19relief.sba.gov/#/>.
- d. To learn more about the loan program, visit [Venturize.org](https://www.venturize.org)

#### **2) Apply for a Forgivable Loan through the Paycheck Protection Program (PPP)**

The new **Payroll Protection Program (PPP)** is now live and eligible small businesses, 501(c)(3) Non-profits, 501(c)(19) Veterans Organizations. The PPP was created by the recent stimulus package to help qualifying organizations impacted by COVID-19, maintain payroll and cover costs associated with rent, utilities, and other overhead payments. These loans can be forgiven if borrowers primarily use it to maintain their payroll. Qualifying business include: small businesses with employees and sole proprietors may start applying for these loans April 3, 2020, self-employed individuals and independent contractors may start applying on April 10, businesses with less than 500 employees per physical location that have been in operation prior to February 15, 2020.

- a. Apply directly through your existing bank.
  - Check with your local bank first to see if they are participating in PPP—many are prioritizing clients with whom they have an existing relationship.
  - If you don't have a local banking relationship, check SBA's website to [find an approved lender](#).
  - The law expands the number of institutions that can provide PPP loans. If you are unsure if a lender is authorized, check the SBA site or [contact your local district office](#).
- b. List of Documents / Reports you should start gathering:
  - 2019 Tax Returns

- 2019 Payroll Reports (If you run your payroll through QuickBooks, the reports you'll need are Payroll Summary by Employee, Total Payroll Cost Report, Total Pay Report, and Employee Details Report).
- 2019 W-2's and 1099's
- Quarterly Federal / State Payroll Tax Reports
- 2019 Financial Statements
- c. No credit checks, no personal guarantees.
- d. For more information: <https://home.treasury.gov/system/files/136/PPP%20--%20Overview.pdf>

### **3) Apply for the California Small Business Loan Guarantee Program & Disaster Relief Loan Guarantee Program**

Overview: The Small Business Finance Center (SBFC) partners with Financial Development Corporations to provide loan guarantees and direct loans for small businesses that experience capital access barriers or economic injury caused by COVID-19. Small businesses including nonprofits, located in California with 1-750 employees are eligible to apply.

- **Guarantee Terms:**
  - Loans up to \$20 million
  - Max guarantee \$1 million
  - Guaranteed up to 7 years; term can be longer
  - Guarantees up to 80% – 95% of loan
  - Loan interest rates negotiated between lender and borrower
  - Qualifications based on lender criteria
- **Use of Funds:**
  - Start-up costs
  - New construction
  - Inventory
  - Working capital
  - Export financing
  - Franchise fees
  - Business expansion
  - Lines of credit
  - Gap financing
  - Agriculture
  - Disaster Relief
- **How to Apply**
  - Qualifying small business owners may apply for a loan guarantee or get additional information by contacting one of the participating Financial Development Corporations (FDCs) from the list found at this website - <https://www.ibank.ca.gov/publications/fdc-use-only/>

## **PHILANTHROPIC FUNDS FOR NONPROFITS AND OTHERS:**

### **Most Common Resources:**

#### **1) Apply to California Community Foundation: COVID-19 LA County Response Fund**

California Community Foundation launched the COVID-19 LA County Response Fund to address the immediate and mid to long-term needs of our region's most vulnerable residents. This fund will support community needs identified by partners in health, housing, education and immigration, and will aid impacted individuals through its Pass It Along Fund.

- No Administration Fee – CCF has waived its administration fee to manage the COVID-19 LA County Response Fund. Credit card contributions remain subject to third party fees.

- Funding priorities: The fund will make grants on a rolling basis addressing emerging needs in the community with an initial focus on education, health, homelessness, and individual hardship assistance through our nonprofit partners:
- a. Mitigating Impacts of School Closures – Grants will help school districts and service providers respond to needs of students and families from ensuring access to educational resources and technologies, meals, to socio-emotional supports.
- b. Homeless Residents – Grants will help housing providers and shelter operators respond to needs for outreach, social distancing, isolation, and for increased demand for emergency services.
- c. Health Clinics & Hospitals – Grants will help community clinics and hospitals respond to increased patient flow, triaging those who are sick, exposed or in need of testing, and to support isolation and quarantine sites being established and operated across LA County.
- d. Hardship Assistance – Grants to nonprofit partners in CCF's Pass It Along (PIA) Program to make aid available to help individuals and families address an immediate, emergency
- e. Immigration – Grants to support low-wage, immigrant workers to help them access food, services, and other unemployment resources
- f. Apply at - <https://www.calfund.org/covid-19/>

## **2) Apply to Community Foundation of the Valleys: Fund for San Fernando and Santa Clarita Valleys Nonprofits**

With a generous matching gift of \$50,000 from the Wolf Family Foundation and a grant of \$50,000 from the Weingart Foundation, the Community Foundation of the Valleys (CFV) is soliciting donations from individuals, businesses and other foundations to raise another \$50,000 or more for a combined total in excess of \$150,000.

- These funds will be distributed by the Foundation to established pre-screened nonprofit organizations in the San Fernando and Santa Clarita Valleys that are providing critical services to vulnerable individuals and families who have been negatively impacted by the COVID-19-related economic downturn.
- Apply at - <http://valleygiving.org/news-and-press-releases/cfov-responds-covid-19-crisis-fundraising-challenge-raise-donations-sfv-scv-nonprofits/>

## **3) Apply to Central Valley Community Foundation: COVID-19 Emergency Response Fund**

Due to the rising impact of the COVID-19 virus, the Central Valley Community Foundation (CVCF) has launched an Emergency Response Fund to help our region meet the developing challenges linked with this virus.

- Based on input from our nonprofit partners, we are identifying the highest priority community needs and have distinguished three key focus areas for the Fund:
- a. Food distribution, particularly for vulnerable population
- b. Urgent support for healthcare workers
- c. Coordinated communication of reliable public information
- d. Apply at - [https://www.centralvalleycf.org/covid-19-emergency-response-fund/?mc\\_cid=0d947a6003&mc\\_eid=7edc327e2d](https://www.centralvalleycf.org/covid-19-emergency-response-fund/?mc_cid=0d947a6003&mc_eid=7edc327e2d)

## **4) Apply for Los Angeles County Fire Department Foundation: LACo Fire COVID-19 Relief and Resiliency Fund**

Overview: The LA County Fire Department Foundation launched the LACo Fire COVID-19 Relief and Resiliency Fund to address the needs of first responders. This fund will support needs submitted by sworn and people in the communities the foundation serves through our We Hear You Program.

- Grants will be funded on a rolling basis and donations to the fund will be used on the needs submitted through the program, no administrative costs will be added to any submissions.
- Priorities include:
- a. Grants that reduce demand for emergency services
- b. Grants to increase efficiency to address increased medical calls for services

- c. Grants for equipment needed to better serve patients
- d. Grants for equipment needed to better serve our communities
- e. Grants for first responder station support to reduce exposure and increase personnel health
- f. Grants for first responder family support
- g. Grants for outreach
- h. As of March 23, 2020 the Foundation has spent more than \$75,000 on requests received with more than \$1,200,000 in need for additional resources for the telemedicine program and other critical needs being prioritized.
- i. Apply at - <http://supportlacountyfire.org/covid-19/>

#### **5) Apply for the Mayor's Fund for Los Angeles: Angeleno Fund**

The Angeleno Fund will provide direct financial assistance for families experiencing extreme financial hardship, many of whom are immigrants or independent workers who will not qualify for other benefits. This includes:

- low-wage hourly workers who had jobs in homes and restaurants,
- seasonal workers
- day laborers
- street vendors
- self-employed individuals
- Apply at - <https://mayorsfundla.org/angeleno/>

#### **6) Apply to the Pasadena Community Foundation: COVID-19 Response Fund**

The PCF COVID-19 Response Fund provides flexible resources to Pasadena-based organizations as they respond to the impact of the COVID-19 coronavirus and quarantines. PCF has made an initial commitment of \$100,000 to provide local relief, and donors may make charitable gifts to the fund that will benefit both urgent and long-term community needs.

- Apply at - <https://pasadenacf.org/funds/covid-19-pasadena-response-fund/>

#### **7) Apply for The Eisner Foundation: Rapid Response Fund**

In response to the COVID-19 health crisis, The Eisner Foundation has created a new Rapid Response grant program that will provide Los Angeles County-serving organizations with grants to serve older adults and combat social isolation. Ideally, these grants would invest in technological solutions or other logistical needs so that organizations can adapt quickly now, and have better infrastructure in place for their long-term work.

- Grant awards will range from \$5,000-50,000 (one-year terms). The application process is streamlined and expedited, and funds will be made available immediately. Intergenerational solutions are preferred. Special consideration will be given to current or recent TEF grantees, and current grant recipients are eligible.
- Apply at - <https://uwiv.unitedwayepledge.org/eplledge/comm/SinglePageRegPledge.jsp?DA=1161694&EnvelopeKeyHex=654643364D224A3123387E3E>

#### **8) Apply for The J. Paul Getty Trust: LA Arts COVID-19 Relief Fund**

Overview: The J. Paul Getty Trust has initiated a relief fund to support Los Angeles-based non-profit museums and visual arts organizations in response to the coronavirus crisis.

- The fund will provide emergency operating support and recovery grants to small and mid-size museums and nonprofit arts organizations that contribute so significantly to the region's cultural and artistic diversity and are struggling with the economic effects of the coronavirus crisis.
- Apply at - <https://www.calfund.org/la-arts-covid19-relief-fund/>

#### **\*Subscribe to the National Council of Non-profits**

They have a page that is regularly with the latest information and resources that affects non-profits amidst this pandemic

The following resources do not necessarily pertain to small businesses and non-profits specifically as they are open to anyone. We have found these useful and encourage you to apply to which ever you think you may qualify for.

### **Additional Resources:**

#### **1. Grants and funds from the Private Sector:**

- Verizon +LISC <https://www.lisc.org/covid-19/verizon-small-business-recovery-fund/>
- Facebook Small Business Resiliency Grant  
Apply at - <https://www.facebook.com/business/boost/grants>  
They also have a FB resiliency Toolkit, view [here](#).

#### **2. Legal Aide:**

- Bet Tzedek: <http://www.bettzedek.org/>

#### **3. California Funds:** *(Each state has their own mandates in addition to federal funds)*

On April 2, Governor Newsom announced a "bridge loan" of up to \$50,000 for small businesses with a 12-month reprieve of state sales tax. The loan will not include fines, penalties, or interest. The Governor also announced that the state is allocating \$50 million to the California Infrastructure and Economic Development Bank for loan guarantees to small businesses to help eliminate barriers to capital for individuals who do not qualify for federal funds, including low wealth and undocumented immigrant communities.

#### **4. Regional Resources:** Check to see if your county or city has a fund for small businesses and non-profits City of Los Angeles Microloan: Small Business Emergency Microloan Program now provides financing needed to strengthen small business enterprises in this time of acute need. Businesses that meet the criteria below may apply online for a City of LA Small Business Emergency Microloan that provides loans from \$5,000 to \$20,000.

#### **5. This resource shows current Covid 19 Funds nationally:** <https://candid.org/explore-issues/coronavirus/funds>

#### **6. California Capital Access Program (CalCAP)**

The California Capital Access Program (CalCAP) provides for specialty financing programs targeted toward creating more charging stations for electric vehicles, helping at-risk small businesses comply with requirement of the federal Americans with Disabilities Act, assisting small businesses and property owners finance the costs to seismically retrofit existing buildings and homes, and enabling small fleet owners to purchase trucks that comply with the California's engine emission standards. View application here - <https://www.treasurer.ca.gov/cpcf/calcap/03092020-supplemental-sac-contribution-notice.pdf>

#### **7. Subscribe to Philanthropy California to receive to receive critical updates on newly released grants for California non-profits:** Philanthropy California is an alliance of Northern California, Southern California, and San Diego Grantmakers. Philanthropy California's disaster resilience team is coordinating with state agencies and partners to respond to the threat and potential impacts of COVID-19/Coronavirus. They will be vetting funds, providing recommendations, and supporting our community with safety tips Subscribe at - <https://www.philanthropyca.org/>

#### **8. Apply for Snap Foundation: Los Angeles Young Creatives Fund**

Snap Foundation is partnering with Mission Asset Fund to launch the Los Angeles Young Creatives Fund, which will support artists and creatives ages 18-30 who earn at least half of their income through the creative economy. Each individual will receive both a \$500 grant and a \$500 0% interest loan. The fund

is using an equity lens by targeting outreach to low-income communities of color and using the 2019 HUD low-income guidelines for LA County for eligibility screening. To learn more, contact Shawn Kravich, Executive Director of Snap Foundation.

- end email - [shawn@snapfoundation.org](mailto:shawn@snapfoundation.org)