



California State Treasurer Fiona Ma's Small Business Resource List
Last updated: 3/20/2020

Agency	Program Name	Website	Program Summary	Contact Person	Contact Email	Phone Number	
Federal	U.S. Small Business Administration (SBA)	Disaster Loan Program	https://www.sba.gov/funding-programs/disaster-assistance	SBA disaster assistance is now available to all counties within the state of California and the neighboring counties below. Neighboring Arizona counties: La Paz, Mohave and Yuma; Neighboring Nevada counties: Clark, Douglas, Esmeralda, Lyon, Mineral, Nye and Washoe; Neighboring Oregon counties: Curry, Jackson, Josephine, Klamath and Lake Eligibility for Economic Injury Disaster Loans is based on the financial impact of the Coronavirus (COVID-19). The interest rate is 3.75 percent for small businesses. The interest rate for private non-profit organizations is 2.75 percent. SBA offers loans with long-term repayments in order to keep payments affordable, up to a maximum of 30 years and are available to entities without the financial ability to offset the adverse impact without hardship.		disastercustomerservice@sba.gov	(800) 659-2955
Federal	U.S. Small Business Administration (SBA)	Economic Injury Disaster Loans	https://disasterloan.sba.gov/ela/information/EIDLLoans	Available to businesses directly affected by the disaster, offer services directly related to the businesses targeted in the emergency declaration, other business indirectly related to the industry that are likely harmed by losses in their community. This will help meet capital needs caused by the declared disaster and help pay financial obligations and operating expenses had the disaster not occurred. EIDL does not replace lost revenue, profits or fund expansions. Loans limited to \$2m, less business interruption insurance and other recoveries. Requires collateral. Apply online.		disastercustomerservice@sba.gov	1-800-659-2955
Federal	Center for Disease Control and Prevention (CDC)	Interim Guidance for Businesses and Employers: Plan, Prepare and Respond to Coronavirus Disease 2019	https://www.cdc.gov/coronavirus/2019-nCoV/community/guidance-business-response.html	This interim guidance is based on what is currently known about the coronavirus disease 2019 (COVID-19). The Centers for Disease Control and Prevention (CDC) will update this interim guidance as needed and as additional information becomes available.			(800) 659-2955
Federal	Cal/Osha	Cal/OSHA Guidance on Requirements to Protect Workers from Coronavirus	https://www.dir.ca.gov/dosh/coronavirus/Health-Care-General-Industry.html	Workplace safety and health regulations in California require employers to protect workers exposed to airborne infectious diseases such as the coronavirus. Cal/OSHA has posted guidance to help employers comply with these safety requirements and to provide workers information on how to protect themselves.			
Federal	FEMA		www.disasterassistance.gov/	Businesses can be applying for FEMA Disaster Assistance while we await a disaster declaration to release these funds. Information about the program and how to apply can be found here.			
Federal	The United States Small Business Administration	Economic Injury Disaster Loans for Small Businesses and Nonprofits	https://disasterloan.sba.gov/ela	The United States Small Business Administration (SBA) offers low interest loans up to \$2 million for small businesses, nonprofits of any size, small agricultural cooperatives, and small aquaculture enterprises. The interest rate is 3.75% for small businesses. The interest rate for private non-profit organizations is 2.75%. Loan repayment terms can last as long as 30 years. However, as of March 17th, these loans are only available to businesses in the following counties: Alameda, Alpine, Amador, Calaveras, Contra Costa, El Dorado, Imperial, Kern, Lake, Los Angeles, Madera, Marin, Mariposa, Mendocino, Merced, Mono, Napa, Orange, Placer, Riverside, Sacramento, San Bernardino, San Diego, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma, Stanislaus, Sutter, Tuolumne, Ventura, and Yolo. If your county is not on the list, please visit the SBA's website to confirm it has not been updated and then contact your county directly. The deadline to apply for an Economic Injury Disaster Loan is Dec. 16, 2020.			
Federal	IRS	Federal Income Tax Payment Extension	https://www.irs.gov/newsroom/payment-deadline-extended-to-july-15-2020	The IRS is providing an extension for payment only; returns must still be filed timely by April 15, 2020. For those who can't file by the April 15, 2020 deadline, the IRS reminds individual taxpayers that everyone is eligible to request a six-month extension to file their return. For individuals, income tax payment deadlines for individual returns, with a due date of April 15, 2020, are being automatically extended until July 15, 2020, for up to \$1 million of their 2019 tax due. This payment relief applies to all individual returns, including self-employed individuals, and all entities other than C-Corporations, such as trusts or estates. IRS will automatically provide this relief to taxpayers. Taxpayers do not need to file any additional forms or call the IRS to qualify for this relief. For C Corporations, income tax payment deadlines are being automatically extended until July 15, 2020, for up to \$10 million of their 2019 tax due.			866-255-0654 800-829-4933



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Federal	To be announced	H.R. 6201 (Families First Coronavirus Response Act)	To be announced			
			<p>Benefits for Employees Normal FMLA is unpaid, but under the FFCRA, employees who are on sick leave because they are sick can receive their full pay, up to \$511 per day, or \$5,110 total. Leave taken to care for children whose schools or day care facilities have closed is paid at two-thirds the employee's regular rate of pay, with a maximum of \$200 per day or \$10,000 total. Employers cannot force you to use up your vacation or other sick time before receiving this benefit. There is a 10-day waiting period before this benefit applies. Employees can use existing sick or vacation time to cover these days.</p> <p>Benefits for Employers Employers receive tax credits for 100 percent of what they pay out to employees, with the above-noted limits. For employers with 50 or fewer employees, the Secretary of Labor can exempt the business from these requirements. Employers with fewer than 25 employees do not have to restore employees to their previous positions.</p>			
Local	San Francisco Treasurer	Business Taxes and License Fees	https://sftreasurer.org/covid19			
			<p>Quarterly estimated tax payments of the Gross Receipts Tax, Payroll Expense Tax, Commercial Rents Tax, and Homelessness Gross Receipts Tax that would otherwise be due on April 30, 2020, are waived for taxpayers or combined groups that had combined San Francisco gross receipts in calendar year 2019 of \$10,000,000 or less. These quarterly estimated tax liabilities must instead be paid along with annual tax payments for tax year 2020, which will generally be due by March 1, 2021. These bills are typically mailed in late March, but businesses with 2019 gross receipts of \$10,000,000 or less will receive a letter instead of a bill.</p> <p>The due date for license fees otherwise due on March 31, 2020, is extended to June 30, 2020. The license bills have already been mailed. For businesses that have already received them, they will receive an email and letter confirming the due date change by the end of March. The bills will not be reissued.</p>			
Local	San Francisco Office of Economic and Workforce Development	San Francisco COVID-19 Small Business Resiliency Fund	https://oewd.org/covid-19-small-business-resiliency-fund	Judy Lee	investSF@sfgov.org	
Local	Los Angeles County's Department of Consumer and Business Affairs' Office of Small Business	DCBA will focus its resources on price gouging investigations, wage enforcement complaint intake, consumer education, and eviction and foreclosure prevention assistance. Our services are available as follows:	https://dcba.lacounty.gov/uncategorized/covid-19-update/		info@dcba.lacounty.gov	
Local	Main Street Launch - San Francisco	City of San Francisco's Emerging Business Loan Fund	https://www.mainstreetlaunch.org/san-francisco-launch/	Karla De Leon	sanfrancisco@mainstreetlaunch.org	510-830-3226
			<p>In San Francisco, Main Street Launch operates as San Francisco Launch. Working with the Mayor's Office of Economic & Workforce Development (OEWD) we will continue to provide capital to businesses through the Emerging Business Loan Fund (EBLF) and other lending programs. In the last 5 years, we have funded over 100 companies, and those businesses have created and sustained nearly 1,000 jobs in San Francisco.</p> <p>Capital Small business loans from \$10,000 to \$250,000.</p> <p>Main Street Launch is proud to manage the City of San Francisco's Emerging Business Loan Fund (loans between \$50,000 and \$250,000). We offer microloans up to \$250,000. Contact us to learn more.</p>			
Local	City of Oakland	Assistance with Business Taxes, Direct Technical Help for Small Businesses, Call for Data about Small Business Losses to Inform Program Development	https://www.oaklandca.gov/news/2020/city-of-oakland-outlines-small-business-workforce-support-to-mitigate-impacts-of-covid-19	Harry Hamilton	hjhamilton@oaklandca.gov	510-238-6766
			<p>The City's Finance Department will waive late payment penalties for small businesses resulting from failure to file taxes due March 1, 2020 on time due to COVID-19. To apply for a payment plan or to seek waiver of penalties due to COVID-19, please call the customer service line at (510) 238-3704 or email BTwebsupport@oaklandca.gov.</p> <p>Small businesses can receive direct help from the City's Business Assistance Center by visiting oaklandbusinesscenter.com and completing the online assessment form. Staff in the Business Assistance Center will then work directly with the business to connect them with Oakland's many business support organizations that offer financial products, technical assistance and other services to help local small businesses sturdy themselves in face of the pandemic.</p> <p>The City is inviting businesses to submit data about the nature and extent of the revenue losses resulting from COVID-19 via an input form. This data will help inform the grants funds, and help Oakland be prepared to take advantage of forthcoming State and Federal financial programs (see below). We will share additional details as these programs are developed.</p>			
Local	City of Sacramento	City Economic Relief Fund	http://www.cityofsacramento.org/Emergency-Management/COVID19			
Local	San Francisco Mayor	Mayor London Breed Announces a Moratorium on Commercial Evictions for Small and Medium-size Businesses in San Francisco	https://sfmayor.org/article/mayor-london-breed-announces-moratorium-commercial-evictions-small-and-medium-size			
			<p>The City of Sacramento has established a \$1 million economic relief fund for businesses affected by COVID-19. The fund will provide zero-percent interest loans of up to \$25,000 per business.</p> <p>Following Governor Newsom's Executive Order yesterday, San Francisco will put a moratorium on commercial evictions for small businesses that are unable to pay rent as a result of coronavirus impacts</p>			



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Nonprofit	Pacific Community Ventures	Small Business Resources for COVID-19	https://www.pacificcommunityventures.org/2020/03/16/small-business-resources-for-covid-19/	Collection of resources to help small business owners and workers during this crisis. We know that the effects this crisis is having on small businesses can't be overstated, and we're here for our community both now and in the coming months as we continue to feel the effects on our small business community.			
Nonprofit	Venturize		https://venturize.org	Venturize is a free online resource hub for small business owners who need help accessing tools and resources to grow their businesses. Managed by the 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. We also help small businesses get connected to trusted providers that can help their enterprises grow.			
Nonprofit	Opportunity Fund		https://www.opportunityfund.org	Opportunity Fund is a US-based nonprofit organization that provides financing to underserved small-business owners.			
Private	Facebook	Facebook Small Business Grants Program	https://www.facebook.com/business/boost/grant	We know that your business may be experiencing disruptions resulting from the global outbreak of COVID-19. We've heard that a little financial support can go a long way, so we are offering \$100M in cash grants and ad credits to help during this challenging time. We'll begin taking applications in the coming weeks. In the meantime, you can sign up to receive more information when it becomes available.			
Private	Citi Bank		https://online.citi.com/US/JRS/pands/detail.do?ID=covid19	Effective Monday, March 9, 2020 for an initial thirty days (30), contact Citi Bank for assistance with: <ul style="list-style-type: none"> • For Retail Bank Customers: Fee waivers on monthly service fees; waived penalties for early CD withdrawal. • For Retail Bank Small Business Customers: 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. 			
Private	Forbes	List of Banks Offering Relief To Customers Affected By Coronavirus (COVID-19)	https://www.forbes.com/sites/advisor/2020/03/12/list-of-banks-offering-relief-to-customers-affected-by-coronavirus/#1b8fd053ee3d	On March 9, the FDIC encouraged financial institutions to help meet the needs of those customers and members affected by the coronavirus. That could mean, for example, waiving fees on late or missed credit card or loan payments and waiving early withdrawal penalties for out-of-work savers who need access to money locked up in CDs. <i>Editor's note: This is a developing story and will be updated regularly as more information is gathered and banks update their responses.</i>			
Private	Lendistry		https://lendistry.com	Our story began in 2015 with a mission to make small business accessible to everyone. We saw promising small business owners in underserved communities struggle to get approved for the funding. They needed to grow, and decided to become the solution. We discovered it was possible to offer the latest fintech with a quick, online application process and also connect with our applicants in a real way, learn their stories, and make their dreams a reality. Our TEAM leaders have prior experience at banking and corporate institutions including Bank of America, Chase, CIT, Comerica, Disney, Intuit, Morgan Stanley, Securities & Exchange Commission and Wells Fargo, providing our company with a solid foundation of responsible credit culture. Lendistry offers small business term loans and lines of credit with responsible rates, transparent terms and fast delivery. Some of our clients have used our small business loans for equipment, opening an additional location, meeting inventory needs for large orders, marketing to reach a broader base of customers, adding online sales to their brick-and-mortar stores, implementing technology to stay ahead of the competition, and covering the day-to-day costs of business.			
Private	IFundWomen		https://ifundwomen.com	IFundWomen is a startup funding platform providing access to capital through crowdfunding and grants, expert business coaching on all the topics entrepreneurs need to know about, and a network of women business owners that sparks confidence, accelerates knowledge, and ignites action.			
Private	Hanson Bridgett		https://www.hansonbridgett.com/covid-19/coronavirus.html	Resources for Cannabis Industry, Construction, Corporate, Employee Benefits, Insurance Recovery, Labor & Employment, Land Use, Real Estate, Senior Housing and Care, and Tax Law in facing the COVID-19 pandemic			
State	State Treasurer's Office	California Capital Access Program (CalCAP)	https://www.treasurer.ca.gov/cpac/	The California Capital Access Program for Small Business (CalCAP SB or Program) encourages banks and other financial institutions to make loans to small businesses that have difficulty obtaining financing. If you own a small business and need a loan for start-up, expansion or working capital, you may receive more favorable loan terms from a lender if your loan is enrolled in the CalCAP Loan Loss Reserve Program. This program helps communities by providing financing to businesses that create jobs and improve the economy. CalCAP is a loan loss reserve program which may provide up to 100% coverage on losses as a result of certain loan defaults. With CalCAP portfolio support, a lender may be more comfortable underwriting small business loans.	Janae Davis	j.davis@sto.ca.gov	
State	iBank	Small Business Finance Center	https://www.ibank.ca.gov/small-business-finance-center/	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.	Emily Burgos	SBFC@ibank.ca.gov	



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State	Franchise Tax Board	State Income Tax Deadline Extended	https://www.ftb.ca.gov/about-ftb/newsroom/news-releases/2020-3-state-postpones-tax-deadlines-until-july-15-due-to-the-covid-19-pandemic.html	<p>FTB is postponing until July 15 the filing and payment deadlines for all individuals and business entities for: 2019 tax returns, 2019 tax return payments, 2020 1st and 2nd quarter estimate payments, 2020 LLC taxes and fees, 2020 Non-wage withholding payments</p> <p>Taxpayers who experience any difficulty in filing or paying, as a result of COVID-19, are included in this relief. Taxpayers do not need to claim any special treatment or call FTB to qualify for this relief.</p> <p>Taxpayers claiming the special COVID-19 relief should write the name of the state of emergency (for example, COVID-19) in black ink at the top of the tax return to alert FTB of the special extension period. If taxpayers are e-filing, they should follow the software instructions to enter disaster information.</p>		800-852-5711
State	Labor and Workforce Development Agency	Coronavirus 2019 (COVID-19) Resources for Employers and Workers	https://www.labor.ca.gov/coronavirus2019/	<p>In the face of the coronavirus, the Labor & Workforce Development Agency (LWDA) wants to keep workers, employers, co-workers, and families safe. What employees are entitled to may be confusing. We are trying to make it easier and spread awareness through this centralized source of info. Use the guidance below to determine what is best for you, your family, and your workplace.</p>	email@labor.ca.gov	
State	Employment Development Department	EDD Tax Filing Extension	https://www.edd.ca.gov/about_edd/coronavirus-2019.htm	<p>Employers experiencing a hardship as a result of 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.</p>		888-745-3886
State	California Department of Tax and Fee Administration	CDTFA Tax Filing Extension	https://www.cdtfa.ca.gov/services/covid19.htm	<p>On March 12, 2020, Governor Newsom issued an Executive Order in response to the COVID-19 State of Emergency. Pursuant to this Executive Order, through May 11th, the CDTFA has the authority to assist individuals and businesses impacted by complying with a state or local public health official's imposition or recommendation of social distancing measures related to COVID-19. This assistance includes granting extensions for filing returns and making payments, relief from interest and penalties, and filing a claim for refund.</p>		800-400-7115
State	Employment Development Department	Unemployment Insurance Benefits	https://www.edd.ca.gov/about_edd/coronavirus-2019/faqs.htm	<p>California's Employment Development Department (EDD) provides a variety of support services to individuals affected by COVID-19 in California</p>		888-745-3886
State	Employment Development Department	Rapid Response Services for Businesses	https://www.edd.ca.gov/pdf_pub_ctr/de8714rrb.pdf	<p>Potential Business Closure and Layoffs Employers planning a closure or major layoffs as a result of the coronavirus can get help through the Rapid Response program. Rapid Response teams will meet with you to discuss your needs, help avert potential layoffs, and provide immediate on-site services to assist workers facing job losses.</p>		888-745-3886
State	The California Film Commission	Film & TV Tax Credit Program 3.0	http://film.ca.gov/tax-credit/program-3-0/	<p>The California Film Commission will allocate \$330 million per year from July 2020 through June 2025 as part of an extended Program 3.0 Film and TV Tax Credit Program.</p>		
State	American Institute of Certified Public Accountants (AICPA)	State Tax Filing Guidance for Coronavirus Pandemic	https://www.aicpa.org/content/dam/aicpa/advocacy/tax/downloadabledocuments/coronavirus-state-filing-relief.pdf	<p>States are providing tax filing relief for individuals and businesses. The AICPA created a document summarizing the latest developments on state tax filings related to the coronavirus.</p>		
State	California Small Business Development Center (SBDC)		https://www.californiasbdc.org/covid19	<p>As concerns continue about coronavirus (COVID-19), we can help you navigate available resources, answer your business questions and be a trusted partner for your business. Despite the impact of COVID-19, rest assured the SBDC is here to help and we value the privilege to be of service. Our business advisors are here to help answer your questions, apply for business resources and plan during a disruption. We can help with applying for relief, guiding you through available resources, cash flow concerns, supply chain interruptions, workforce capacity, insurance coverage and more - at no cost.</p>		
State	Office of the Small Business Advocate		https://static.business.ca.gov/wp-content/uploads/2019/12/2019-TA-Providers-Guide.pdf	<p>Resources for small businesses are available through the Office of the Small Business Advocate. OSBA has a network of small business centers throughout the state to offer consulting and training and access to capital.</p>		
Nonprofit	Restaurant Opportunities Centers United		https://rocunited.org/stop-the-spread/coronavirus-support/	<p>National, state and city resources available to restaurant workers during the COVID-19 pandemic.</p>		
Local	City of Los Angeles	Los Angeles City Small Business Emergency Microloan Program	https://ewddlacity.com/index.php/microloan-program	<p>The newly established Small Business Emergency Microloan Program now provides financing needed to strengthen small business enterprises in this time of acute need that have been affected by the COVID-19 outbreak</p>	EmergencyLoans@lacity.org	213-744-7130
Private	Asian, Inc.	Small Business Consulting	https://www.asianinc.org/	<p>Existing clients will be able to stay in constant touch with our staff by phone and email. Clients will be able to submit important documents via a secure link provided only by their Housing Counselor or Business Consultant, and all counseling will be conducted by videoconference only. Please remember all previous housing workshop attendees have a full year to receive their one-on-one counseling and certification. *Will also provide bilingual translation (Chinese, English) for small business during loan/grant application process.</p>		415-928-5910 x137
Nonprofit	CNSC - Chinese Newcomers Service Center	Job Opportunities	https://www.facebook.com/ChineseNewcomers/posts/3051724414892665	<p>Job Offers updates: OEWD, Safeway, CPMC</p>		