



For Business Owners

Disclaimer: The information and links presented here are provided as-is, and are not controlled by Charles McMurray Co. It does not constitute legal advice. Seek professional guidance to determine what is relevant to your business or personal circumstances.

Score.org

If you are facing new challenges, and need help on what to do next, Score has over 10,000 free business mentors who can help your business thrive. Find your local mentor at:

<https://www.score.org/>

SBA Disaster Loans

The US Small Business Administration is making up to \$2 million in low-interest loans, plus advances of up to \$10,000 (does not need to be repaid), available to qualified businesses affected by the pandemic response. Apply for assistance today at:

<https://covid19relief.sba.gov/>

Paycheck Protection Program

Eligible small businesses, self-employed, and contractors may qualify for a loan up to \$10 million (based on 8 weeks prior average payroll plus 25%) to retain and pay employees. Loan payments are deferred for 6 months, and if you maintain your workforce, SBA will forgive the portion of the loan proceeds used to cover the first 8 weeks of payroll and certain other expenses following loan origination. See here for more information:

<https://www.sba.gov/funding-programs/loans/paycheck-protection-program-ppp>

SBA Debt Relief

The SBA will pay principal and interest on new 7(a) loans through Sep 27, 2020. If you have an existing 7(a) loan they will pay principal & interest for the next 6 months. The 7(a) program offers up to \$5 million to eligible small businesses for purchasing land/buildings/equipment/fixtures; lease-hold improvements; refinancing debt for compelling reasons; seasonal line of credit; or inventory. Apply for an SBA all-inclusive 7(a) loan here:

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

California Capital Access Program

CalCAP is a loan loss reserve program which may provide up to 100% coverage on losses as a result of certain loan defaults. Individual borrowers are limited to a maximum of \$2.5 million enrolled over a 3-year period. Find out more here:

<https://www.treasurer.ca.gov/cpcf/calcap/sb/brochure.pdf>

IRS Coronavirus Tax Relief

The IRS is making special concessions, like 60-day extensions on payroll reports, available to business owners during the pandemic. Read up on the latest tax-related updates here:

<https://www.irs.gov/coronavirus>

CA EDD / Unemployment Resources

CA EDD has resources if you need to reduce hours, lay-off workers, or close your business. Please click on the appropriate link(s) below:

1. Reduced Work Hours – CA Work Sharing program: Allows you to retain employees with lower hours while they collect unemployment benefits to cover up to 60% of their lost income.
https://www.edd.ca.gov/Unemployment/Work_Sharing_Program.htm
2. Lay-offs or Potential Closure – EDD Rapid Response Services via America’s Job Center of California: Rapid Response teams provide early intervention assistance to help avert potential layoffs, and immediate on-site services to assist workers facing job losses. Find your local center to get started:
<https://www.careeronestop.org/LocalHelp/AmericanJobCenters/find-american-job-centers.aspx?keyword=&location=CA&radius=25&persist=true&ajax=0>



Homebase – CA Financial Resources

Homebase has collected resources for businesses in Berkeley, Oakland, San Francisco, & Sacramento, and are updating as more regions are included. If you are in one of these locations, or would like to see if your location has been added, click below:

<https://joinhomebase.com/blog/covid-19-financial-resources-businesses-workers/#california>

Labor.Gov Worker Benefits Cross-reference Chart

A quick-access chart that helps take confusion out of which worker benefits should be used in different scenarios.

<https://www.labor.ca.gov/coronavirus2019/#chart>

Department of Labor – Families First Coronavirus Response Act

FFCRA helps all American businesses with fewer than 500 employees by giving funds to provide employees with paid leave, either for the employee's own health needs or to care for family members. Read more here:

<https://www.dol.gov/agencies/whd/pandemic>

Preparing your workplace for COVID

OSHA has published new guidelines on how to keep you and your workers safe from COVID. Download the PDF booklet here:

<https://www.osha.gov/Publications/OSHA3990.pdf>

CDC Guidelines for preparing your workplace for Coronavirus

The CDC has a hub covering what's known about the virus, and best practices for how to operate your business in response.

Read more here:

<https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html>

US Chamber of Commerce – Resilience in a Box

Small businesses are both highly vulnerable and can be without adequate resources to focus on preparedness actions. These resources will guide companies toward addressing preparedness issues while building in flexibility to handle potential business interruptions.

<https://www.uschamberfoundation.org/resilience-box>

Business Resilience Toolkit

A helpful workbook and worksheet released by Facebook to gauge, increase, and safeguard the resiliency of your business.

Workbook: https://static.charlesmcmurray.com/filetransfer/resource-hub_tool1.pdf

Worksheet: https://static.charlesmcmurray.com/filetransfer/resource-hub_tool2.pdf

Updated State-by-State Regulations

Multistate has compiled a quick-reference for each state's COVID-related orders including official sources to follow for more information. Multistate State Regulations Dashboard (Google Sheet):

<https://bit.ly/3dLz9CX>

California: Governor's Executive Orders

Keep up-to-date with executive orders from the governor of CA here:

<https://www.gov.ca.gov/category/executive-orders/>

Microsoft Teams – Free collaboration software

Microsoft Teams Freemium gives you unlimited chat, built-in group audio or video calling, 10 GB of team file storage, and 2 GB of personal file storage per user. Plus real time collaboration in Microsoft Office Applications.

<https://www.microsoft.com/en-us/microsoft-365/blog/2020/03/05/our-commitment-to-customers-during-covid-19/>

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For Employees

Department of Labor: Key COVID-19 OSHA Standards for Workers

The DoL has compiled a list of OSHA standards for essential workers to protect them from exposure to COVID-19. Read more here:

<https://www.osha.gov/SLTC/covid-19/standards.html>

Department of Labor: Recognize and reduce mechanisms for the spread of COVID-19

The DoL has collected resources for recognizing and reducing hazards, and reducing your potential exposure to COVID-19. Read more here:

<https://www.osha.gov/SLTC/covid-19/hazardrecognition.html#spread>

Department of Labor: Recognize the symptoms of Coronavirus

Have you or a co-worker been showing symptoms of Coronavirus? Learn to recognize the symptoms here:

https://www.osha.gov/SLTC/covid-19/medicalinformation.html#exposed_infected

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<https://www.labor.ca.gov/coronavirus2019/#chart>

Department of Labor – Families First Coronavirus Response Act

FFCRA helps all American workers by giving funds to provide employees with paid leave, either for the employee's own health needs or to care for family members. Read more here:

<https://www.dol.gov/agencies/whd/pandemic/ffcra-employee-paid-leave>

CA EDD / Unemployment Resources

Have you been affected by reduced hours, laid-off, caring for loved ones, or sick/quarantined? CA has programs to replace part or all of your lost income. See the appropriate link below:

1. Sick/Quarantined – File a Disability Claim:
https://www.edd.ca.gov/Disability/How_to_File_a_DI_Claim_in_SDI_Online.htm
2. Unable to work due to caring for loved ones – File FMLA Claim:
https://www.edd.ca.gov/Disability/How_to_File_a_PFL_Claim_in_SDI_Online.htm
3. Unable to work due to caring for out-of-school children – File unemployment claim
https://www.edd.ca.gov/Unemployment/Filing_a_Claim.htm
4. Reduced work hours or laid-off – File Unemployment Claim
https://www.edd.ca.gov/Unemployment/Filing_a_Claim.htm

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