

**SMALL BUSINESS RESOURCES
DESTIN-FORT WALTON BEACH, FLORIDA**

LOANS AND GRANTS	ABOUT	LINK
SBA's Economic Injury Disaster Loan Program	<p>The U.S. Small Business Administration is offering low-interest loans to businesses and entities now running thin on cash. The Economic Injury Disaster Loan program offers loans to small businesses, providing capital of as much as \$2 million to help meet financial obligations and operating expenses that could have been met had the disaster not occurred. Your loan amount will be based on your actual economic injury and your company's financial needs, regardless of whether the business suffered any property damages. This loan is administered by local SBA officials. If you have suffered substantial economic injury and are one of the following types of businesses located in a declared disaster area, you may be eligible:</p> <ul style="list-style-type: none"> •Small Business •Small agricultural cooperative •Most private nonprofit organizations <p>For additional information, please contact the SBA disaster assistance customer service center at 1-800-659-2955 (TTY: 1-800-877-8339) or e-mail disastercustomerservice@sba.gov.</p>	https://www.sba.gov/funding-programs/disaster-assistance
SBA's Standard Loan	<p>Government legislation will be approved in the next few days to increase the budget for standard SBA loans and allow business owners to use them for payroll support, including sick leave.</p> <p>Here is a reference of the different types of standard SBA loans: https://www.sba.gov/sites/default/files/files/SBA%20Lending%20Chart.pdf</p>	https://www.sba.gov/funding-programs/loans
Rebuild Florida Business Loan Fund	<p>The Rebuild Florida Business Loan Fund offered by the Florida Department of Economic Opportunity provides eligible businesses with up to \$500,000 in state and federal funds to help with long term economic recovery and rebuild following a disaster.</p>	http://floridajobs.org/rebuildflorida/businessrecovery
Kiva 0% Interest Loans	<p>The nonprofit organization Kiva has in many ways been gearing up for this level of need — their track record includes helping more than 2.5 million entrepreneurs access non-exploitative capital. For new applicants, Kiva can lend up to \$15,000 at 0% interest, with up to 36 months to repay. →</p> <p>For businesses whose timing has been particularly tricky — say, just starting up when the pandemic broke out — these loans don't require a minimum credit score, nor years of cash flow documents.</p>	https://www.kiva.org/borrow
Facebook's Global Relief Program	<p>The social networking giant said it is establishing a \$100 million aid program for 30,000 small businesses in over 30 countries consisting of cash grants and ad credits. The money, which would average around \$3,300 per recipient, could be used to keep workers on the payroll, cover rent, communicate with customers, or cover operational costs.</p> <p>In the blog post announcing the program, Facebook said, "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."</p> <p>Eligibility criteria for the grants have not yet been established, but the company will begin taking applications in the next few weeks.</p> <p>Facebook COO Sheryl Sandberg posted on her profile account other efforts the social networking platform was taking to assist businesses, pointing to a "Business Resource Hub" on Facebook that offers businesses pointers for coping during the outbreak. She also said it was looking at ways to expand virtual training for businesses.</p>	https://www.facebook.com/business/boost/grants

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<p>Fundera: Verified Startup and Small Business Grants</p>	<p>Fundera compiled 107 verified startup and small business grants in the spirit of helping people access “free money”.</p> <p>Unlike business loans, you don’t have to repay small business grants, so there’s no worry over term length, interest rates, APR, or refinancing. You just need to apply, qualify, and boom—free money.</p> <p>There are two caveats, though.</p> <p>-First, small business grants are generally pretty specific about what you can spend the money on, whereas small business loans tend to be very flexible. For example, if you score a grant for developing a new kind of environmentally friendly lemonade stand, then you’ll likely have to spend the money on equipment or research, not on buying lemons and sugar.</p> <p>-Second, and maybe most importantly, small business grants are hard to qualify for—and even harder to find. There’s a lot of misinformation, dead old websites, confusing databases, complicated government restrictions, discontinued contests, and more out there.</p> <p>Fundera has categorized these grants in seven different ways so you can figure out which are the best options for you to pursue for your business.</p>	<p>https://www.fundera.com/blog/small-business-grants</p>
<p>Florida’s Small Business Emergency Loan Program</p>	<p>On Monday, DeSantis announced a statewide loan program, the Florida Small Business Emergency Loan Program, to further mitigate the impact on small business. The state is earmarking \$50 million to the loan program in the short-term to assist businesses that have between two and 100 employees and which belong to industries most affected by coronavirus. The loans are for one year and do not come with interest payments or pre-payment penalties.</p> <p>“The objective is that they can count on a source of funds to maintain their ability to function,” he said. Small business owners can apply for short-term loans up to \$50,000. These loans are designed to bridge the gap to either federal SBA loans or commercially available loans.</p> <p>To be eligible, a business must have been established prior to March 9, 2020 and demonstrate economic impacts as a result of COVID-19. Submissions will be accepted until May 8.</p> <p>Call 866-737-7232 or visit www.floridadisasterloan.org for more information. The phone line will be answered during regular business hours; all voice mails and emails will be responded to within 24 hours.</p> <p>NOTE: The Florida Small Business Emergency Loan Program and the SBA’s Economic Injury Disaster Loan program can be applied for simultaneously and can be rolled together.</p>	<p>https://floridadisasterloan.org/</p>
<p>BUSINESSES HELPING BUSINESSES</p>	<p>ABOUT</p>	<p>LINK</p>
<p>Uber Eats</p>	<p>Uber Eats will waive delivery fees for all orders from independently owned restaurants on the app as the COVID-19 pandemic continues to spread and causes cities to shutter all non-essential businesses.</p>	<p>https://www.ubereats.com/restaurant/en-US/signup?lang=uk-UA</p>
<p>Doordash</p>	<p>Doordash is reducing (not entirely eliminating) commission fees.</p> <p>The company is offering 30 days of commission-free delivery for new restaurants, removing commissions on pick-up orders, and reducing commissions for restaurants on DashPass, the company’s subscription service.</p>	<p>https://help.doordash.com/merchants/s/article/COVID-19-Merchant-Financial-Assistance?language=en_US</p>

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OneDine	Offering a free Tap & Pay Touchless Payment system to restaurants during the COVID-19 crisis.	https://onedine.com/onedine-parking-spot/
Targetable	Targetable, a consumer engagement tool for restaurants, is offering current and future customers, as well as any retail business in need two free months of the platform.	https://www.targetable.com/blog/in-these-difficult-times-a-helping-hand-from-targetable?utm_campaign=BlogPosts&utm_content=122718147&utm_medium=social&utm_source=facebook&hss_channel=fbp-278596599485512

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FINANCIAL SERVICES	ABOUT	LINK
The American Bankers Assoc.	<p>Created an alphabetical list of publicly announced steps banks of all sizes have taken to respond to the crisis.</p> <p>It is not a complete list, and ABA will continue to update it as they receive additional information from banks across the nation.</p> <p>NOTE: Any bank that wants to be added to this list can share its response initiatives with ABA by emailing a summary to coronavirusresponse@aba.com. Banks can also complete this online form to share details on their response plan: https://aba.qualtrics.com/jfe/form/SV_00dAi3mFCJEk7iJ</p>	https://www.aba.com/about-us/press-room/industry-response-coronavirus
XY Planning Network	<p>Offering financial planning advice from certified planners for free during this crisis.</p> <p>A number of advisors in the XYPN community are offering pro bono financial planning services to those adversely impacted by COVID-19.</p>	https://www.xyplanningnetwork.com/?_advisor_search=%22coronavirus%20relief%22
Information from Banks and Lenders	<p>Goldman Sachs, the financial partner on the new Apple credit card, said it would allow all cardholders who asked for help to skip their March credit card bill. The interest would disappear, never to be charged. And Goldman would foot the bill itself, as the financial backer of the partnership. Several others, including American Express and Capital One, said they would allow people to skip payments, interest free. Barclays has the same policy for its U.S. cardholders (and will not charge late or nonpayment fees even as interest does pile up). Bank of America will also allow skipped payments while still keeping the interest clock running for auto loan, credit card and mortgage customers.</p> <p>Information os forthcoming from Citibank, JP Morgan Chase, PNC Bank, Santander and Wells Fargo.</p> <p>Discover said that it would match the Goldman Apple move allowing most cardholders the ability to skip a payment, but customers who already have too many late payments may not be eligible. It would not commit to waiving the accrual of interest though.</p> <p>Ally Bank said it would work with customers to identify their specific challenges and tailor solutions for them, but would not pause bills unilaterally.</p> <p>Even if the waiver goes through smoothly, make sure your lender agrees that the skipped payment will not ruin your credit. Goldman Sachs — which extended its policy to the personal loans it issues through its Marcus online bank — has promised that the pause will not bring down your credit score.</p> <p>A pause may be more complex when it comes to mortgage servicers, and possibly some auto loan servicers that have turned the loans they issued into bonds and then sold them to investors. “The overwhelming majority of the loans we originate and service are purchased by Fannie Mae, Freddie Mac and Ginnie Mae, which require all servicers follow their process for</p>	https://www.nytimes.com/2020/03/17/your-money/loan-waivers-coronavirus.html
BUSINESS SERVICES	ABOUT	LINK
Meero	<p>Meero, a file transfer service, is offering free large-file transfers to ease remote working. Pandodoc launches free e-signature plan for small businesses.</p>	https://www.meero.com/en/
PandaDoc	<p>This program should allow business to continue as usual without physical signatures. Free eSign gives companies the following capabilities, for unlimited users and for free of charge:</p> <ul style="list-style-type: none"> -Unlimited document uploads – Upload and send as many documents for eSignature as you’d like. -Unlimited eSignatures – Collect an unlimited number of safe, secure, and legally binding electronic signatures. -Payment processing – Accept a credit card, PayPal, or ACH payment the moment your doc is 	https://blog.pandadoc.com/new-pandadoc-free-esign-plan/

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Loom	Loom, a video recording and sharing service, removed the recording limit on free plans and have cut the price for Loom Pro in half. Loom has also made Loom Pro free for teachers and students at K-12 schools, universities, and educational institutions.	https://www.loom.com/signup
Jamm	Jamm, an audio-visual communication tool used by remote and distributed teams, is offering their service free of charge.	https://jamm.app/en/
Cisco	Cisco has expanded the capabilities of their free Webex offer in all countries where it is available. They are also providing free 90-day licenses to businesses who are not Webex customers.	https://help.webex.com/en-us/n80v1rcb/Cisco-Webex-Available-Free-in-These-Countries-COVID-19-Response
GoToMeeting	GoToMeeting is offering their critical front-line service providers with free, organization-wide use of many products for 3 months through the availability of Emergency Remote Work Kits. These kits will include solutions for meetings and video conferencing, webinars and virtual events, IT support and management of remote employee devices and apps, as well as remote access to devices in multiple locations. Eligible organizations include health care providers, educational institutions, municipalities and non-profit organizations.	https://blog.gotomeeting.com/coronavirus-disruptions-and-support/
Comcast, Charter, Verizon, Google, T-Mobile, and Sprint	Comcast, Charter, Verizon, Google, T-Mobile and Sprint have signed a pledge to keep Americans internet-connected for the next 60 days, even if people cannot afford to pay.	https://www.nbcnews.com/tech/internet/internet-companies-won-t-disconnect-people-unpaid-bills-60-days-n1158321
BUSINESS RESOURCES	ABOUT	LINK
Forbes8	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.	https://forbes8.forbes.com/
US Chamber of Commerce	US Chamber of Commerce has set up a useful Coronavirus Small Business Guide "The coronavirus pandemic is affecting small businesses in a variety of ways. From loss of business to remote work, things are changing fast during the COVID-19 outbreak and businesses are being forced to adapt. The US Chamber Office is working to bring you the best resources and information to help you navigate this challenging time." More information about this digital guide can be found here: https://www.uschamber.com/co/small-business-coronavirus	https://www.uschamber.com/coronavirus-response-toolkit
Florida Chamber of Commerce	Florida Chamber of Commerce has set up a Resource Center & Email Sign-Up for updates These updates include business best practices, HR resources, and local news related to COVID-19. You can receive updates from the Florida Chamber which may include what other employers are doing to mitigate the impact of the coronavirus, where the virus is spreading and other relevant information.	https://www.flchamber.com/covid-19-sign-up-for-updates/
DONATION OPPORTUNITIES	LINKS	
Restaurant Workers' Community Foundation COVID-19 Emergency Relief Fund	https://secure.restaurantworkerscf.org/np/clients/restaurantworkerscf/donation.jsp?forwardedFromSecureDomain=1&campaign=2&test=true	
Service Worker's Coalition	https://twitter.com/PodFoh/status/1238223660881772546	
One Fair Wage's Emergency Coronavirus Tipped and Service Worker Support Fun	https://ofwemergencyfund.org/	
USBG Bartender Emergency Assistance Program	https://usbqfoundation.networkforgood.com/	

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<p>FindHelp.org</p>	<p>Findhelp.org connects people affected by COVID-19 to nearby free or reduced cost programs that can help with food assistance, paying bills, childcare, legal services, finding new jobs, and more.</p> <p>On average, they have organized over 870 services per county in every state in the United States, searchable for free by entering a zip code.</p> <p>Here is a link to more than 1500 programs currently in need just within Destin: https://findhelp.org/search_results/32540</p>	
<p>United Way of Emerald Coast</p>	<p>United Way of Emerald Coast is collaborating with a network of non-profits and community partners to identify the region's most critical social service needs and mobilize support across Okaloosa and Walton counties.</p> <p>UWEC created the COVID-19 Relief Fund to support local community-based organizations that are providing services for individuals and families affected by the pandemic. UWEC and its non-profit partners are on the front lines and these agencies are now facing an increased demand for services. Donations will support grants for UWEC's non-profit partners who will offer essential safety-net services during the coming weeks.</p> <p>To donate to the COVID-19 Relief Fund, text UWECrelief to 41444, visit www.united-way.org/relief, or mail a check with COVID-19 in the memo line to United Way Emerald Coast, 112 Tupelo Ave, Fort Walton Beach, FL 32548.</p> <p>All grants will be publicly disclosed on www.united-way.org/coronavirus-assistance within 10 days of grant award.</p> <p>To volunteer, please visit https://volunteeruwec.galaxydigital.com/.</p> <p>To connect with resources in our area, please contact Panhandle 211 by dialing 2-1-1, or 850-892-HELP (4357).</p>	