

COVID-19 Business Continuity Action Plan - 2.2 (Small and Medium-Sized Business)

New and Updated Links Added on Page 2 as of April 3, 2020

Please know that all businesses, no matter the size or industry are important to the economic health and well-being of our communities. We recognize, appreciate and understand the uncertainty many of you are facing and want to assure you that the [County of San Mateo](#), [San Mateo County Economic Development Association \(SAMCEDA\)](#), your [Chambers of Commerce](#) and your respective [cities and towns](#) are working day in and day out developing solutions.

First, your government is working as fast as possible at the federal, state, county, and city levels to deal with the public health crisis created by the COVID-19 pandemic, which includes urging everyone to obey the *stay-at home* order in San Mateo County and all of California to save your life and the lives of everyone around you.

The second most important priority is to ensure San Mateo County's healthcare system, including all of its hospitals and temporary hospital beds, have the resources, ventilators, and healthcare professionals to deal with the surge in patients that is coming. We are only weeks behind what we see in New York on television.

As a small or medium-sized business owner or operator, you can't wait for the government to save your business. The funding from the \$2 trillion dollar federal stimulus bill and programs at the state, county and city level will not be available immediately – it will take several weeks to several months for all of the money to get in the hands to those who need it most.

Many of you may have already checked off the options/suggestions below, but for those who have not we encourage you to consider which of the following steps best serves you, your business and your employees:

- Have you reviewed revenue and expenses and cut everything non-essential today to survive the next 30-60-90 days?
- Can you take your business online, offer take-out/delivery, provide consulting services or online classes via video conferencing?
- Are you equipped to take online payments through companies like [Stripe](#) or [Paypal](#)?
- Have you contacted your landlord or your mortgage lender to determine your options to defer payments or make partial payments until after the shutdown order is lifted?
- Have you contacted your accountant and/or business attorney to discuss how to help your employees through continued payroll or unemployment benefits?
- Have you contacted your bank/financial institution to see what they are offering: business line of credit, short term loans, etc.?
- Have you discussed with your vendors and suppliers deferring payments or making partial payments?
- Have you looked at what your utility and communication service providers are offering: PG&E, Comcast, AT&T, Verizon, etc.?
- Have you carefully reviewed local resources to determine what federal and state programs are available to you as a small business owner or self-employed individual (resource links on page 2)

ADDED 4/3/20 - SMALL BUSINESS ADVISING RESOURCES

- **Small Business Development Center (SBDC)** - The San Mateo SBDC is still actively serving clients in the county via Humboldt State University, the regional lead center for all SBDCs in Northern California. The SBDC offers free, individualized and confidential one-on-one advising for existing businesses and start-ups with the potential for job creation, revenue and profit growth, and new business development ideas which could stimulate economic development in San Mateo County and beyond.
 - [One-on-One Advising](#)
 - [Request Services](#)
- **SCORE** - SCORE offers the largest network of volunteer business mentors providing free answers to your business questions. Browse mentor profiles to find your ideal expert or ask a question and let SCORE pair you with the right expert.
 - [Find a Mentor](#)
- **Bay Area Entrepreneur Center of Skyline College (BAEC)** – They provide business management guidance, technical and targeted business assistance, networking opportunities, one-on-one consulting, business workshops, and facilities.
 - [Business Management Guidance](#)
 - [One-on-One Consulting](#)

FEDERAL LINKS:

- **ADDED 4/3/20** – [April 3, 2020: No Small-Business Relief Yet \(Forbes\)](#)
- **ADDED 4/2/20** – [U.S. Department of the Treasury: Assistance for Small Businesses - Paycheck Protection Program \(PPP\)](#)
- [U.S. Senate Committee on Small Business & Entrepreneurship: Paycheck Protection Program FAQs for Small Business](#)
- [Small Business Administration \(SBA\): Coronavirus \(COVID-19\): Small Business Guidance & Loan Resources](#)
- [Small Business Administration \(SBA\): COVID-19 Economic Injury Disaster Loan Application](#)
- [Center for Economic and Policy Research \(CEPR\): Federal Stimulus FAQ](#)

OVERVIEW OF STIMULUS PACKAGE

- **ADDED 4/2/20** - [Q&A: How a New Federal Law Aids the Economy \(Wells Fargo\)](#)
- **ADDED 4/2/20** - [Department of Labor Issues Guidance on Families First Coronavirus Response Act \(Gibson Dunn\)](#)

PAYCHECK PROTECTION PROGRAM (PPP)

- **Forbes**
 - **ADDED 4/3/20** – [April 3, 2020: No Small-Business Relief Yet](#)
- **U.S. Treasury**
 - **ADDED 4/2/20** - [Assistance for Small Businesses - Paycheck Protection Program \(PPP\)](#)
 - **UPDATED 4/3/20** - [Paycheck Protection Program \(PPP\) - Overview](#)
 - **ADDED 4/3/20** - [Paycheck Protection Program – Interim Final Rule](#)
 - **UPDATED 4/3/20** - [Paycheck Protection Program \(PPP\) Information Sheet: Borrowers](#)
 - **UPDATED 4/3/20** - [Paycheck Protection Program Application for Borrowers](#)
 - **UPDATED 4/3/20** - [Paycheck Protection Program \(PPP\) Information Sheet: Lenders](#)

- **ADDED 4/2/20** - [Paycheck Protection Program Application for Lenders](#)
- **Small Business Administration (SBA) Resources**
 - **ADDED 4/2/20** - [With \\$349 Billion in Emergency Small Business Capital Cleared, SBA and Treasury Begin Unprecedented Public-Private Mobilization Effort to Distribute Funds](#)
 - **ADDED 4/2/20** - [Table of Small Business Size Standards \(SBA\)](#)
- **U.S. Chamber of Commerce**
 - **ADDED 4/2/20** - [Coronavirus Aid, Relief, and Economic Security Act: What Small Businesses Need to Know](#)
- **Arent Fox**
 - **ADDED 4/2/20** - [Summarizing the Paycheck Protection Program](#)
- **Hanson Bridgett**
 - **ADDED 4/2/20** - [CARES Act: Paycheck Protection Loans and Eligibility for Loan Forgiveness](#)
- **U.S. Bank**
 - **ADDED 4/2/20** - [PPP Resource](#)
- **PNC**
 - **ADDED 4/2/20** - [PPP FAQ](#)
 - **ADDED 4/2/20** - [SBA Program Comparisons: PPP & EIDL](#)
 - **ADDED 4/2/20** - [PPP Required Document Check List](#)

ADDED 4/3/20 - FINANCIAL INSTITUTIONS PARTICIPATING IN PAYCHECK PROTECTION PROGRAM (PPP)

- [Bank of America: Paycheck Protection Program](#)
- [Boston Private: SBA Paycheck Protection](#)
- [Chase: Small Business Administration \(SBA\) Paycheck Protection Program](#)
- [Tri Counties Bank: Information about the Paycheck Protection Loan Program](#)
- [U.S. Bank: Paycheck Protection Program](#)
- [Wells Fargo: Small Business Administration Paycheck Protection Program](#)

ADDED 4/3/20 - LOAN PROGRAMS

- [IBank: Small Business Disaster Relief Loan Guarantee Program](#)
- [Small Business Administration \(SBA\): Economic Injury Disaster Loan \(EIDL\) Program](#)

ADDED 4/3/20 - GRANT PROGRAMS

- [Facebook Small Business Grants Program](#)
- [Verizon Small Business Recovery Fund](#)

STATE LINKS:

- **ADDED 4/2/20** - [Governor Newsom Announces New Help for Small Businesses & Workers Displaced by COVID-19 \(Cal OES\)](#)
- **ADDED 4/2/20** - [What Steps Have States Taken to Address Coronavirus \(National Governors Association\)](#)
- **ADDED 4/2/20** - [State Action on COVID-19 \(National Conference of State Legislators\)](#)
- [Governor's Office of Business and Economic Development \(GO-Biz\): Coronavirus 2019](#)
- [America's SBDC California: COVID-19 - The Latest News & Resources for Your Business](#)
- [Coronavirus Aid, Relief, and Economic Security Act \(Cal OES\)](#)

SAN MATEO COUNTY ECONOMIC DEVELOPMENT ASSOCIATION (SAMCEDA):

- **UPDATED 4/3/20** – [Business Continuity Action Plan 2.2](#)
 - [Business Resources](#)
 - [Financial Relief](#)
 - [Find Your Local Chambers](#)
 - [Take Our Small Business Survey](#)
-

LEGAL LINKS:

- Arent Fox
 - **UPDATED 4/3/20** – [Business Loan Task Force](#)
 - Hanson Bridgett
 - **UPDATED 4/3/20** – [COVID-19 & Legal Resources](#)
-

CREDIT UNION RESOURCE LINKS:

- Golden 1 Credit Union
 - [COVID-19 Resources](#)
- Patelco
 - [COVID-19 Resources](#)
- Provident Credit Union
 - [Loan Assistance Program](#)
- San Mateo Credit Union
 - **UPDATED 4/2/20** – [COVID-19 Resources](#)
 - **UPDATED 4/2/20** – [Mortgage Deferral](#)
 - **UPDATED 4/2/20** – [Work Reduction Loan](#)
- Stanford Federal Credit Union
 - [COVID-19 Resources](#)

BANKS/OTHER FINANCIAL INSTITUTION RESOURCE LINKS:

- Bank of America
 - [COVID-19 Resources](#)
- Beacon Business Bank
 - [COVID-19 Resources](#)
- Heritage Bank
 - [COVID-19 Resources](#)
- JP Morgan Chase
 - [COVID-19 Resources](#)
- Union Bank
 - [COVID-19 Resources](#)
- U.S. Bank
 - [COVID-19 Resources](#)
- Wells Fargo
 - [COVID-19 Resources](#)

ONWARD

In a [press release](#) on April 2, 2020, Governor Gavin Newsom announced [OnwardCA.org](https://onwardca.org), a platform connecting displaced California workers with more than 70,000 job opportunities in critical industries.

[OnwardCA](#) is a resource that has been rapidly deployed by a broad coalition of companies, foundations, and humans who want to help. Help you get money or groceries or child care; help you upskill, reskill, or refresh; and help you land a great new job.

- [One-Stop Resource for People Impacted by Job Loss during COVID-19](#)

HUMAN RESOURCE (HR) LINKS:

- **Peak Point Consultants**
 - **ADDED 4/2/20** – [Remote Leadership, Culture and Engagement Programs \(Peak Point Consultants\)](#)
- **Society for Human Resource Management (SHRM)**
 - [Coronavirus Resources for HR](#)
- **LinkedIn Advisors Guide**
 - [Staying Informed and Connected: Resources to Help Navigate Work and Coronavirus](#)
 - [Six Tips for Working Remotely](#)
 - [Remote Working: Setting Yourself and Your Teams Up for Success](#)
 - [One-Stop Resource for People Impacted by Job Loss during COVID-19](#)

Accessing what is available today, through these and other resources will better position your business for getting through this difficult time. We are actively developing the small business application, evaluation, and distribution processes for the [San Mateo County Strong Fund](#), so please check our [website](#) for updates.

We will continue to identify and bring you any new resources we find and are working diligently to preserve the economic health of the business community in all our efforts.

For SAMCEDA COVID-19 updates via our e-Newsletter, click [here](#) or follow us on social media ([Twitter](#), [Facebook](#), [LinkedIn](#)).