



House of Representatives
Commonwealth of Pennsylvania
Harrisburg

COVID-19 Small Business Resource Guide

I want to thank everyone who participated in our [Small Business Resource Webinar](#) on Thursday, April 23, where we talked about the resources available to help our local businesses and nonprofits get through COVID-19.

We heard about critical programs on the federal, state, and local levels from economic experts with the:

- Philadelphia Department of Commerce
- Pennsylvania Department of Economic Development
- United States Small Business Administration
- West Philadelphia Corridor Collaborative

If you could not join the conversation, no worries! You can view it here: [Small Business Relief Webinar](#). Below are notes and resources that were mentioned during the webinar.

Expert Advice!

- [Imani Hamilton, Founder of Finance By Faith](#): Imani Hamilton provided advice on how business owners and non-profit leaders can manage their budgets and cash-flow during this time of uncertainty. Her organization, Finance by Faith, is a financial coaching and consulting company that specializes in financial management, debt reduction and investment real estate strategies that are affordable and sustainable for future generations.

For assistance, see her full power point presentation in the email attachment or contact her directly at: imani@financebyfaith.com or call 484-291-1490

- [Jabari Jones, President of West Philadelphia Corridor Collaborative](#): Jabari Jones provided best practices for business owners to submit competitive applications to grants and loan programs and strengthen relationships with lending institutions. As President of the WCCC, Jabari builds partnerships with corporations, institutions, professional service providers, non-profit organizations to help West Philly businesses start, grow, and expand. He

has relationships with financial institutions for the SBA loan programs provided below.

For assistance SBA applications, please email him directly at: westphillycc@gmail.com.

Philadelphia Department of Commerce

To help contain the spread of COVID-19, the City of Philadelphia has prohibited the operations of [non-essential businesses](#) until further notice. The City recognizes the significant impact these restrictions have on businesses.

The following resources and relief are available to business owners:

- [The Philadelphia Business Lending Network](#): The Philadelphia Business Lending Network is a group of nonprofit lenders, for-profit lenders, and other funders, who work together with Philadelphia's Department of Commerce to improve access to capital for small businesses throughout Philadelphia. Member organizations provide loans, grants, and technical assistance to small businesses in order to help them start and grow.
- [The InStore Forgivable Loan Program](#): The InStore Forgivable Loan Program helps existing businesses expand and new businesses become established on targeted commercial corridors. Retail, food, and creative arts businesses are eligible for the program. The forgivable loan amount is \$15,000 – \$50,000 for a project. The forgivable loan does not require payments and is forgiven if the recipient meets program guidelines for five (5) years.
- [The Storefront Improvement Program](#): Business and property owners may be eligible to receive grant money for façade improvements. The program can reimburse up to 50 percent of the cost of eligible improvements to a maximum of \$10,000 for a single commercial property, or up to \$15,000 for a multiple-address or corner business.

Contact: Office of Business Services: 215-683-2100 | business@phila.gov

Paycheck Protection Program – U.S. Small Business Administration

Paycheck Protection Program

What is the PPP?

Loan program and debt forgiveness to help eligible businesses cover the costs of payroll, health care benefits, rent, mortgage interest, and utilities during COVID-19.

What are the terms?

2-year loan at a 1% interest rate.

Who is eligible?

Open to small businesses, restaurants, hotels, tribal businesses, non-profits, independent contractors, and gig economy workers.

How long do I have to apply?

Apply by June 30, 2020.



The Paycheck Protection Program is a loan designed to provide a direct incentive for local businesses, non-profit organizations, and faith-based organizations to keep their workers on the payroll. SBA will forgive loans if all criteria and requirements are met!

To find out if you are eligible and to apply, [click here](#).

If you have questions, you can also call:

- SBA Office, Eastern District of PA – 610-382-3062
 - SBA Customer Service Hotline – 800-659-2955
 - Email: phila_do@sba.gov
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Economic Injury Disaster Loans and Loan Advance Program – U.S. Small Business Administration

Economic Injury Disaster Loans and Advance Loans

What is the Economic Injury Disaster Loan program?

Loans up to \$2 million for small businesses (3.75% interest rate) and private, nonprofit organizations (2.75% interest rate) suffering as a result of COVID-19.

How can these loans be used?

Loans for fixed debts, payroll, accounts payable, and other bills.

How does the Advance Loan program work?

Advance of up to \$10,000 for small business owners experiencing loss of revenue. Loan advances will not have to be repaid!



sba.gov/funding-programs/loans/coronavirus-relief-options



Local business owners, nonprofit organizations, and faith-based organizations that have sustained economic injury because of the COVID-19 pandemic can apply for an Economic Injury Disaster Loan advance of up to \$10,000. SBA will forgive loans if all criteria and requirements are met!

[Click here](#) to see if you are eligible and how to apply online.

You can also direct your questions to:

- SBA Office, Eastern District of PA – 610-382-3062
 - SBA Customer Service Hotline – 800-659-2955
 - Email: DisasterCustomerService@sba.gov
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Philadelphia Emergency Fund for Stabilization for Early Education (PEFSEE)

The Philadelphia Emergency Fund for Stabilization of Early Education (PEFSEE) aims to ensure that our children continue having access to high-quality learning opportunities after this COVID-19 crisis has passed.

PEFSEE will provide tiered grant awards of up to \$20,000 to eligible organizations in Philadelphia.



Applicants can include:

- Any licensed Child Care Center, Family Child Care Home, or Group Child Care Home serving 0-5 populations in Philadelphia.
- Organizations providing early intervention services in Philadelphia
- Home visiting services in Philadelphia, using the following evidence-based models: Early Head Start, Family Check Up, Healthy Families America, HIPPPY, Nurse-Family Partnership, Parent Child Plus, Parents as Teachers.
- Organizations that remain open during the pandemic or are temporarily closed (by mandate or choice) are eligible to apply.

[Click here](#) for more information or contact PEFSEE@reinvestment.com.

Delaware County Launches "Delco Strong Small Business Support" Program

Delaware County has launched Delco Strong Small Business Support. The program will provide \$1.75 million in grants for small businesses affected by COVID-19. Eligible applicants can apply for up to \$7,500 and grant proceeds may be used for rent, mortgage, utilities, and inventory.

DELAWARE COUNTY ECONOMIC DEVELOPMENT
OVERSIGHT BOARD



**DELCO
STRONG**

SMALL BUSINESS SUPPORT
GRANT PROGRAM

FOR MORE INFORMATION & TO APPLY, VISIT: DELCOSTRONG.DELCOPA.ORG

WHAT

- Grants up to \$7,500 are available to cover rent, utilities, and inventory costs

WHO

- Must be a for-profit business with fewer than 50 full-time employees
- Must occupy a "brick and mortar" location in Delaware County in an industrial or commercial district
- Must be registered to conduct business within the Commonwealth of Pennsylvania

WHEN

- The application window to submit online is May 6th from 12:01 am to 11:59 pm
- The application window to submit a paper copy is May 6th from 12 noon to 4:30 pm & May 7th from 8:30 am to 1:00 pm

For more information and to apply, visit: www.delcstrong.delcopa.org

You can also find other business relief opportunities in Delco by [clicking here.](#)

Pennsylvania Department of Community and Economic Development (DCED)

[Pennsylvania Business One-Stop Shop](#) is the go-to resource for planning, registering, operating, and growing a business – while working smart and living happy in Pennsylvania.

Entrepreneurs, startups, and small businesses bring new ideas, tools, technology, and jobs to Pennsylvania, creating opportunities throughout our state. They employ about half of the state's workforce, and in second half of 2015, created nearly 24,000 new jobs.

Contact Information:

- Michael Shorr, Deputy Director – SE Regional Office | mshorr@pa.gov | 717-829-4029

- PA Business One-Stop Shop – 1-833-722-6778
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Business Support Programs:

For assistance with loan applications or lending practices, please consider contacting the following organizations:

- [The Enterprise Center](https://www.theenterprisecenter.com/) - The Enterprise Center is a 501(c)(3) organization with over 29-years' experience accelerating small and mid-sized businesses and creating jobs in low-income communities throughout Philadelphia.

Visit: <https://www.theenterprisecenter.com/> | 215-895-4071

- [Finanta](http://www.finanta.org) - FINANTA is a nonprofit lending institution facilitating access to capital and consultation services for consumers, entrepreneurs, and first-time homebuyers in the Philadelphia region.

Visit: www.finanta.org | 267-236-7000

- [Lendistry](http://www.lendistry.com) - Lendistry provides economic opportunities and progressive growth for small business owners and their underserved communities as a source of financing and financial education.

Visit: www.lendistry.com

My office is here to help!

If you have any questions, comments, or concerns, you can always:

Call my office: (215) 748-6712

Email me: RepMcClinton@pahouse.net

You can also find updates on my [website](#), or follow me on [Facebook](#) and [Twitter](#)!

STAY CALM,
STAY HOME,
STAY SAFE

