

# California State Treasurer Fiona Ma's Small Business Resource List

Last updated: 3/17/2020

Category (Local, State, Federal, Nonprofit, Private, Others)	Agency	Program Name	Website	Program Summary	Contact Person	Contact Email	Phone Number
Federal	U.S. Small Business Administration (SBA)	Disaster Loan Program	<a href="https://www.sba.gov/funding-programs/disaster-assistance">https://www.sba.gov/funding-programs/disaster-assistance</a>	The SBA provides low-interest disaster loans to help businesses and homeowners recover from declared disasters.		disastercustomer.service@sba.gov	(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	<a href="https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html">https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html</a>	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 guidance as needed and as additional information becomes available.			
Federal	Cal/OSha	Cal/OSha Guidance on Requirements to Protect Workers from Coronavirus	<a href="https://www.dir.ca.gov/dn/coronavirus/health-care-general-industry.html">https://www.dir.ca.gov/dn/coronavirus/health-care-general-industry.html</a>	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	Economic Injury Disaster Loans for Small Businesses and Nonprofits	<a href="http://www.disasterassistance.gov/">www.disasterassistance.gov/</a>	Businesses can begin applying for FEMA Disaster Assistance while we wait 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	<a href="https://disasterloan.sba.gov/">https://disasterloan.sba.gov/</a>	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 being processed in the following counties: <b>Alameda, Alpine, Amador, Calaveras, Contra Costa, El Dorado, Imperial, Kern, Lake, Los Angeles, Monterey, Nevada, Orange, Placer, San Bernardino, Santa Clara, Stanislaus, and Yuba.</b>			
Local	San Francisco Treasurer	Business Taxes and License Fees	<a href="https://sfreasury.org/covid-19">https://sfreasury.org/covid-19</a>	San Francisco has established a fund administered by OEWD to offer emergency loans up to \$10,000 for microbusinesses. Businesses that are not able to show a recent loss in revenue.	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:	<a href="https://dcba.lacounty.gov/coronavirus/covid-19-update/">https://dcba.lacounty.gov/coronavirus/covid-19-update/</a>	DCBA will be increasing the capacity of its telephone call center to provide the most efficient service possible. We will respond to each online request within 48 hours.		info@dcba.lacounty.gov	
Local	San Francisco Office of Economic and Workforce Development	San Francisco COVID-19 Small Business Resiliency Fund	<a href="https://sewd.org/covid-19-small-business-resiliency-fund">https://sewd.org/covid-19-small-business-resiliency-fund</a>	San Francisco has established a fund administered by OEWD to offer emergency loans up to \$10,000 for microbusinesses. Businesses that are not able to show a recent loss in revenue.			
Local	Main Street Launch - San Francisco	City of San Francisco's Emerging Business Loan Fund	<a href="https://www.mainstreetlaunch.org/san-francisco-launch/">https://www.mainstreetlaunch.org/san-francisco-launch/</a>	In San Francisco, Main Street Launch operates as San Francisco Launch. We're the Mayor's Office of Economic & Workforce Development (OEWD) 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 helped over 1,000 companies, and those businesses have created nearly 1,000 jobs in San Francisco.  Capital Small business loans from \$10,000 to \$250,000.  Main Street Launch is proud to manage the City of San Francisco's Emerging Business Loan Fund.  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 (415) 231-3704 or email BTweb@support@oaklandandca.gov.  Small businesses can receive direct help from the City's Business Assistance Center by visiting visit oaklandbusinesscenter.com and completing the online assessment form. Staff at the Business Assistance Center will then work directly with the business to connect them.	Karla De Leon	sanfrancisco@mainstreetlaunch.org	510-830-3226
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	<a href="https://www.oakland.gov/covid-19/covid-19-small-business-resiliency-fund">https://www.oakland.gov/covid-19/covid-19-small-business-resiliency-fund</a>	Small businesses can receive direct help from the City's Business Assistance Center by visiting visit oaklandbusinesscenter.com and completing the online assessment form. Staff at the Business Assistance Center will then work directly with the business to connect them.	Harry Hamilton	h.hamilton@oakland.gov	510-238-6766
Local	City of Sacramento	City Economic Relief Fund	<a href="http://www.cityofsacramento.org/Emergency-Management/COVID19">http://www.cityofsacramento.org/Emergency-Management/COVID19</a>	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.			
Private	Facebook	Facebook Small Business Grants Program	<a href="https://www.facebook.com/business/bootcamps/">https://www.facebook.com/business/bootcamps/</a>	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 seed credits to help during this challenging time. We've begun taking applications in the coming weeks. In the meantime, you can sign up to receive more information when it becomes available.			
Private	Citi Bank		<a href="https://online.citi.com/US/RS/lands/detail.do?ID=COVID19">https://online.citi.com/US/RS/lands/detail.do?ID=COVID19</a>	Effective Monday, March 9, 2020 for an initial thirty days (30): • For Retail Bank Customers: Fee waivers on monthly service fees; waived penalties for early CD withdrawal; Bankers available after hours and on weekends for support.  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 penalties for out-of-work savers who need access to money locked up in CDs. <b>Editor's note: This is a developing story and will be updated regularly as more information is gathered and banks update their responses.</b>			
Private	Forbes	List of Banks Offering Relief To Customers Affected By Coronavirus (COVID-19)	<a href="https://www.forbes.com/sites/edward/2020/03/17/list-of-banks-offering-relief-to-customers-affected-by-coronavirus/#1866953ee1c9">https://www.forbes.com/sites/edward/2020/03/17/list-of-banks-offering-relief-to-customers-affected-by-coronavirus/#1866953ee1c9</a>				
State	State Treasurer's Office	California Capital Access Program (CalCAP)	<a href="https://www.treasurer.ca.gov/factsheets/calcap/index.php">https://www.treasurer.ca.gov/factsheets/calcap/index.php</a>	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	Janae Davis	j.davis@eto.ca.gov	
State	iBank	Small Business Finance Center	<a href="https://www.ibank.ca.gov/small-business-finance-center/">https://www.ibank.ca.gov/small-business-finance-center/</a>	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@bank.ca.gov	
State	Franchise Tax Board	State Tax Deadline Extended	<a href="https://www.ftb.ca.gov/about-ftb/newsroom/news-releases/2020-2-more-time-to-file-pay-for-california-taxpayers-affected-by-the-covid-19-pandemic.html">https://www.ftb.ca.gov/about-ftb/newsroom/news-releases/2020-2-more-time-to-file-pay-for-california-taxpayers-affected-by-the-covid-19-pandemic.html</a>	This relief includes moving the various tax filing and payment deadlines that occur on March 15, 2020, through June 15, 2020, to June 15, 2020. This includes:  Partnerships and LLCs who are taxed as partnerships whose tax returns are due on March 15 now have a 90-day extension to file and pay by June 15.  Individual filers whose tax returns are due on April 15 now have a 60-day extension to file and pay by June 15.  Quarterly estimated tax payments due on April 15 now have a 60-day extension to pay by June 15.			
State	Labor and Workforce Development Agency	Coronavirus 2019 (COVID-19) Resources for Employers and Workers	<a href="https://www.labor.ca.gov/coronavirus2019/">https://www.labor.ca.gov/coronavirus2019/</a>	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.		email@labor.ca.gov	
State	Employment Development Department	Tax Filing Extension	<a href="http://www.edd.ca.gov/out_edd/coronavirus-2019.htm">http://www.edd.ca.gov/out_edd/coronavirus-2019.htm</a>	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.			
State	California Department of Tax and Fee Administration	Tax Filing Extension	<a href="http://www.cdfta.ca.gov/services/covid19.htm">http://www.cdfta.ca.gov/services/covid19.htm</a>	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 CDFTA has the authority to assist individuals and businesses impacted by complying with a state or local public health officer'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.			
State	Employment Development Department	Unemployment Insurance Benefits	<a href="https://www.edd.ca.gov/out_edd/coronavirus-2019/faq.htm">https://www.edd.ca.gov/out_edd/coronavirus-2019/faq.htm</a>	California's Employment Development Department (EDD) provides a variety of support services to individuals affected by COVID-19 in California.			
State	Employment Development Department	Rapid Response Services for Businesses	<a href="https://www.edd.ca.gov/out_edd/coronavirus-2019/rapid-response-services-for-businesses.pdf">https://www.edd.ca.gov/out_edd/coronavirus-2019/rapid-response-services-for-businesses.pdf</a>	<b>Potential Business Closure and Layoffs</b> Employers experiencing 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.			
State	The California Film Commission	Film & TV Tax Credit Program 3.0	<a href="http://film.ca.gov/tax-credits/program-3-0/">http://film.ca.gov/tax-credits/program-3-0/</a>	The California Film Commission will allocate \$300 million per year from July 2020 through June 2025 as part of an extended Program 3.0 Film and TV Tax Credit Program.			
Nonprofit					Claudia Moreno		