As always, the SBDC at Clark will continue to provide highly individualized advising and education to MA businesses at no cost. Our team of business advisors can help businesses apply for funding programs, prepare for relief measures as they are introduced, and discuss concerns related to cash flow, staffing, accounting and more. Remember that our web resources are accessible 24/7 and make sure to stay connected for upcoming newsletters, small business and relief program updates as well as tips on our Facebook page.

We encourage you to reach out to one of our SBDC business advisors by emailing SBDC@clarku.edu and by registering for free at https://bit.ly/3af2liw to address all of your questions.

Other Resources:
SBA.gov: SBA offers disaster assistance in response to COVID-19.
Mass.gov: The Massachusetts state website has the latest information on COVID-19.
Americassbdc.org: America’s SBDC has gathered helpful information and resources on COVID-19.
MSBDC.org has a dedicated COVID-19 page with helpful resources and articles.

In partnership with the Worcester Regional Chamber, the North Central Mass. Chamber announced Monday evening that it would provide emergency loans of up to $20,000 for small businesses negatively impacted by the coronavirus. The NCMDC continues to offer its regular loans of up to $150,000, although those take longer to approve.

To qualify for the emergency loan, available to businesses throughout Central Massachusetts, a businesses must be able to provide two years of tax returns and demonstrate a direct financial impact of coronavirus on the business. Businesses qualifying for the NCMDC loan are eligible to receive additional assistance from chamber staff and consultants. For more resources & funding opportunities, please visit: https://www.northcentralmass.com/coronavirus/
The Salesforce Care Small Business Grant
Salesforce is partnering with Ureeka to offer eligible small businesses the opportunity to receive a $10,000 grant to help them through the COVID-19 outbreak. In order to ensure an optimal user experience, applications will open in 2 phases. Phases are based on location, each phase will have 1 week to apply. Midway through the page, there's a state-by-state map to see when your state's phase is open. **Applications for Phase 1 NOW OPEN!** Visit: [https://bit.ly/2YlcUON](https://bit.ly/2YlcUON)

Facebook Small Business Grants Program
Facebook is offering USD 100M in cash grants and ad credits to help small businesses during this challenging time. Up to 30,000 eligible small businesses in more than 30 countries where we operate will be able to receive the grant. To learn more, visit: [https://www.facebook.com/business/boost/grants](https://www.facebook.com/business/boost/grants)

Betterfin Launches ReadyRelief to Assist in Securing Stimulus Funds
Checkout this easy-to-use, consumer facing platform for small business owners and a white-label version for SBDC advisors to use with small business clients. To learn more, visit [https://bit.ly/3d07YTN](https://bit.ly/3d07YTN)

Small Business Resiliency Guide
With the support of Grow with Google, we launched a national Small Business Resiliency Guide. The materials were curated by the Washington Small Business Development Center, hosted statewide by Washington State University. Check out all the great materials at [https://americassbdc.org/protect-your-business/](https://americassbdc.org/protect-your-business/)

Government Contracting Programs
SBA is focused on assisting with the continuity of operations for small business contracting programs and small businesses with federal contracts. See SBA's Federal Contracting Guidance for Small Businesses Impacted by COVID-19. For more information on federal contracting, visit: [https://www.sba.gov/federal-contracting/contracting-guide](https://www.sba.gov/federal-contracting/contracting-guide)

The SBA's Procurement Center Representatives can also assist affected small businesses to engage with their contracting officer. Use the **Procurement Center Representative Directory** to connect with the representative nearest you.
Second Round of Grants for Worcester Businesses

The second round of the City's COVID-19 Small Business Resiliency Grant Program will launch tomorrow, Friday, May 1 at 8:30 am. The application form and instructions will be available tomorrow on the City's website. Applications are due by Wednesday, May 6 at 11:59 pm.

Grants for this second round are capped at $5,000 per business due to limited funding. The City expects to award up to 160 businesses a total of $800,000.

ELIGIBILITY CRITERIA are similar to the first round with a couple of additions:
- Have a physical establishment occupying commercial space within the City of Worcester.
- The business owner must be low- to moderate-income as defined by HUD.
- Have experienced a loss of revenue of 50% or more due to COVID-19.
- Businesses that have less than $2,000,000 in average gross annual revenues.
- Businesses that have not been approved for funding through other grant or forgive-able loan programs related to COVID-19 relief.
- The business must be in good standing with no outstanding tax liens or legal judgements.

An instructional seminar in Spanish hosted by the Worcester Regional Chamber of Commerce and Latin American Business Organization will take place on May 4 at 11AM (EST). For more information please visit https://bit.ly/2WhJfUI

The Economic Development office has staff that are fluent in Spanish, Vietnamese, Albanian and Portuguese. Additional translation assistance will be made available upon request.

Join the Team: SBA COVID-19 Assistance Hiring

The SBA is hiring temporary employees at to assist with disaster relief efforts. Many are virtual. Bilingual language skills are a plus: https://www.sba.gov/page/disaster-response-jobs-sba

Examples of available positions:
- Call Center Customer Service Representative (CSR)
- Document Preparation/Legal Review/ Loan Closings Attorneys/Paralegals
- Loan Processing/Credit Analysis/Mortgage Underwriting Attorneys/Paralegals
- Loan Processing/Credit Analysis/Mortgage Underwriting Credit Analysts, Loan Officers, and Mortgage Underwriters
PPP Loan Forgiveness: Frequently Asked Questions

Stay Updated:
Please continue monitoring SBA.gov and Treasury.gov for all of the latest updates on the Paycheck Protection Program. >Small Business PPP Tools

For Borrowers
- More information (3/31/2020)
- Search Tool: Find an Eligible Lender
- Borrower Application Form (4/2/20)
- How to Calculate Loan Amounts

For Lenders
- More information (3/31/2020)
- Lender Application Form (4/2/2020)
- Lender Application Form for Federally Insured Depository Institutions, Federally Insured Credit Unions, and Farm Credit System Institutions (4/3/2020)
- Lender Application Form for Non-Bank and Non-Insured Depository Institution Lenders (4/8/2020)

NCMDC Now Accepting PPP Applications

The North Central Mass. Development Corporation is now accepting applications for the SBA Paycheck Protection Program. Applications are limited to small businesses, sole proprietorships, independent contractors, self-employed persons, and non-profit orgs who are unable to apply through a local bank or credit union and located within our service area. The NCMDC is also limiting its PPP loans to under $50,000. For more info or to apply for a PPP loan through the NCMDC, please contact Bea Lee, Economic & Loan Administrator at blee@northcentralmass.com or Sandie Cataldo, Economic Development Manager at 978.353.7600 x232 or via email at scataldo@northcentralmass.com.

Fidelity Bank on PPP Loan Forgiveness

To aid our clients, and all our fellow small businesses, in planning for these proceeds we have developed the following Paycheck Protection Program (PPP) loan forgiveness FAQs. We hope these help bring you the clarity you need to make important decisions with more confidence.

Typical Questions:
1. What can be forgiven?
2. How much will be forgiven?
3. What if I rehire employees?

Answers to these questions can be found on https://bit.ly/3fcSptZ. To inquire about working with Fidelity Bank, contact our CARES Act Support Team at CARESActSupportTeam@fidelitybankonline.com.
Upcoming FREE Webinars

Manage Your Business Remotely in Times of Uncertainty
Wednesday, May 5, 2020 at 12pm (EST)
REGISTER: [https://bit.ly/2VRw3q](https://bit.ly/2VRw3q)

Get Clear on Your Business Direction- Cafecitos Series
Wednesday, May 5, 2020 1:00PM (EST)

Thursday, May 7, 2020 10AM (EST)

How to Retail in the Time of Covid-19
Monday, May 11, 2020 11:00 (EST)

Tax Impacts of the COVID-19 Stimulus Bill
Tuesday May 19, 2020 10AM (EST)

Check the Events Calendar of the WRCOC for more FREE WEBINARS and the Amplify Latinx Eventbrite page here: [https://bit.ly/2VPH8YA](https://bit.ly/2VPH8YA)

Orientación y Recursos Para Pequeñas Empresas

Undocumented & DACA COVID 19 Recursos y Realidades
Friday, May 1 2020 1:00PM (EST)

Aplicación para solicitar seguro de desempleo en español con teléfono móvil

Recursos para pequeñas empresas
[Sitio de SBA](https://www.sba.gov)
[Amplify Latinx Facebook Page](https://www.facebook.com/amplifylatinx/)
[Black Economic Council Website](https://www.becma.com)
Información sobre derechos y cómo proteger la salud de su familia
[Sitio de MIRA](https://www.mira.org)
Contact your SBDC business advisor. We’re here and want to help. 508-793-7615.

Share the SBDC website link with a friend, family member, or colleague if they own a business. [https://www.clarku.edu/offices/small-business-development-center/](https://www.clarku.edu/offices/small-business-development-center/)

Like us on our Facebook page [https://www.facebook.com/sbdcatclark/](https://www.facebook.com/sbdcatclark/) for regular updates, tips and ways to connect with our office.

The Small Business Development Center at Clark University is committed to helping your business succeed in Massachusetts. We provide free, confidential, one-on-one business assistance and free or low-cost educational training programs to prospective and existing small businesses throughout the state in order to foster the start, growth, and sustainability of these businesses.

A partnership program with the U.S. Small Business Administration and the Massachusetts Office of Business Development under cooperative agreement SBAHQ-19-B-0001 through the University of Massachusetts Amherst, Isenberg School of Management. SBDCs are a program supported by SBA and extended to the public on a non-discriminatory basis. SBA cannot endorse any products, opinions or services of any external parties or activities. By contacting our office and requesting at least two weeks in advance, every attempt will be made to reasonably accommodate persons with disabilities and those who need translation services.