



SBDC AT CLARK

With you every step of the way

The SBDC at Clark and economic partners across Massachusetts are working collaboratively to help you manage the effects of COVID-19 on your business. Through our weekly communications, webinars and individual business advising, we hope to help MA's small business community recover and reopen successfully.

Keep Calm and Small Business On. We are here to help.

Schedule an appointment today 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](https://www.sba.gov): SBA offers disaster assistance in response to COVID-19.

[Mass.gov](https://www.mass.gov): The Massachusetts state website has the latest information on COVID-19.

[Americassbdc.org](https://www.americassbdc.org): America's SBDC has gathered helpful information and resources on COVID-19.

[MSBDC.org](https://www.msbdc.org) has a dedicated COVID-19 page with helpful resources and articles.

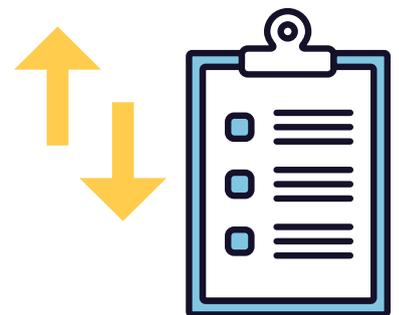
[SCORE](https://www.score.org): source of free business mentoring and education.

- [Greater Boston](#) | [Western MA](#) | [Central MA](#) | [Southeast MA](#) | [Northeast MA](#)

Disaster Loan Limit Update

SBA Slashes Disaster-loan Limit from \$2 Million to \$150,000

Due to limitations in funding availability, and the unprecedented submission of applications already received, new eligibility requirements for Economic Injury Disaster Loan and Advance are now in place. Only agricultural business applications will be accepted. Please note that applicants must apply through the SBA directly not through a lender.



Applicants looking for a status update may call Customer Service and ask a representative for an update: **1-800-659-2955**. **Ask to speak to a "Tier II Specialist" you will be connected to a full time SBA employee.**



The Small Businesses and Non-profit Digitization Services

Let us help you move your business online!

The new coronavirus is having a tremendous impact on small businesses that rely on customer engagements to generate product and service revenues. Non-profits are also struggling to provide critical client services or generate revenue for key operations. Many have tweaked operating models as best they can and are continuing business through remote work. We know that for some, going digital will be a lifeline to survive. But we also know that managers and owners lack time, knowledge and resources to make this happen efficiently and effectively.

WPI, along with CWE and the MSBDC at Clark University is offering **no cost digital services** to small businesses and non-profits with a strong desire to help in **transitioning to a digital revenue or operating model**. Using a digital triage approach each project will quickly perform one or all of needs analysis, identification of relevant resources, implementation, training, and remote operation.

The digital services include but are not limited to:

- Recommendations to digitize existing operations or sales.
- Create, modify or search optimize a website.
- Create or modify a digital storefront to enhance e-commerce (for example, list the top 50 products).
- Implement or modify a scheduling system (for example, for a repair or e-commerce delivery business).
- Train managers and staff to work remotely using available tools and security.

The focus will be on helping existing businesses and non-profits who have experienced impact due to COVID-19. We can assist on a variety of digital tools and resources available on the cloud/web. At this time, onsite hardware or software installation and configuration is not available.

If you or someone you know is interested in **volunteering** to help a business while working with students on the team (virtually), please visit: <https://bit.ly/2Lp9O4P>

If you are a **small business or non-profit** seeking help, please email SBDC@clarku.edu and fill out a Request for Counseling Form at <https://bit.ly/3af2liw> so we may connect you with a representative.

To learn more: <https://bit.ly/2WsCQqv>



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Reopening: Mandatory Safe Standards for Workplaces

On Monday, May 11th, MA Governor Baker announced a four-phase approach to reopening the economy and published mandatory workplace safety standards that will apply across all sectors and industries when reopening begins.

Phased approach: >> <https://bit.ly/3bnmMKP>

Workplace standards: >> <https://bit.ly/2AdSjly>

These new standards will apply universally to all workplaces that are open in Phase 1, and are designed to reduce the risk of COVID-19 transmission to employees and customers during the first phase of reopening, and are applicable to all sectors and industries.

The Administration is releasing these Mandatory Workplace Safety Standards early, in advance of the start of Phase 1, to give workplaces time to plan and prepare for reopening. These safety standards will be supplemented by sector-specific safety protocols and recommended best practices, which will provide further details and limited exceptions.



Mass.gov



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Protect MA Initiative with Black and Latinx Businesses

Protect MA is an online marketplace that connects Black and Latinx designers, makers, and manufacturers of non-medical masks, cloth face covers, and other personal protective equipment (PPE) with potential buyers in the business and residential communities.

The COVID-19 pandemic not only impacts the health of Black and Latinx communities but also their wealth. The goal is to promote the purchase of products from local companies and communities impacted hardest by COVID-19, while also keeping our communities safe from further spread of the virus.

If you are interested in supplying PPE, please visit:

<https://www.protectma.com/supply-ppe>

If you are interested in buying PPE, please visit:

<https://www.protectma.com/buy-ppe>



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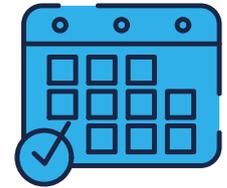
Eversource Offerings for Small Businesses

Extended Payment Plans, Zero Down

Eversource is offering special, extended payment arrangement for business customers. On any past-due amount, with \$0 down payment, businesses will have 12 months to pay. They will also connect businesses with state and federal assistance programs for which your business may be eligible. Apply here today:

<https://bit.ly/2y0prww>

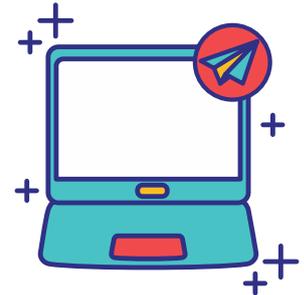
EVERSOURCE
ENERGY



PPP Applications Still Available

Contact your current lender or to find a lender visit: <https://bit.ly/2WtRaiu>
If you wish to begin preparing your application, you can download a copy of [PPP borrower application form](#) to see the information that will be requested from you when you apply with a lender.

The Paycheck Protection Program is a loan designed to provide a direct incentive for small businesses to keep their workers on the payroll. SBA will forgiveloads if all employees are kept on the payroll for eight weeks and the money is used for payroll, rent, mortgage interest, or utilities.



The Empowerment Grant for Small Businesses

The State Treasurer's Office of Economic Empowerment is funding the Empowerment Grant for Small Businesses to support the needs of Massachusetts small businesses during the COVID-19 pandemic. **The grant application period opened Monday and will close on May 29.** Funding decisions will be made by June 12. The grant will be awarded to small businesses in Gateway Cities across the state. **Grants of up to \$2,500 are available** and will empower small business owners to support business continuity and foster ingenuity.

Applicants are eligible if they are:

- considered a small business
- have been in operation for at least one year
- and are registered in Massachusetts.
- Preference will be given to those that operate in a Gateway City. **Minority-owned, women-owned, veteran-owned, and/or immigrant-owned** small businesses are encouraged to apply here: <https://bit.ly/3bdnIRO>



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Mass.gov

Self-Paced & Free Continuing Education Opportunities

Free online courses for workforce success are offered through the Worcester Public School continuing education program. Having the right skills and knowing how to utilize them is vital for job seekers and those currently employed, both during and after the COVID-19 pandemic. Leverage these courses to help enter the workforce or advance your career.

Course offerings include:

- **Web Design Courses**
 - Creating Web Pages, Creating Wordpress Sites
- **Digital Marketing Courses**
 - Marketing Your Biz on the Web, Marketing on a Budget
- **Business and Organizational Management Courses**
 - Keys to Effective Communication, Management Fundamentals
- **Personal & Professional Development Courses**
 - Personal Finance, Steps to a Successful Job Search

Learn more and enroll: <https://bit.ly/3fHBWy3>



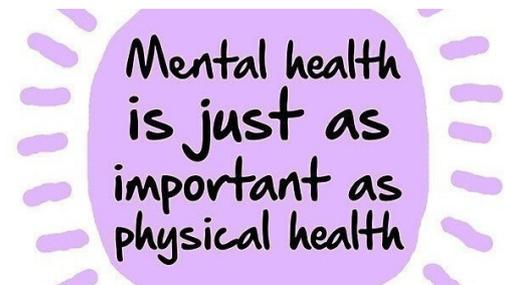
FREE Behavioral Health Services

Check out this important **Workforce Webinar Series** and receive additional access to mental health resources to support your employees during COVID-19. **Sessions take place every Thursday in May (21, 28) at 1:30 EST** and focus on anxiety and depression, uncertainty, psychological safety, and how to help your team.

MORE INFO OR TO REGISTER: <https://bit.ly/3dqDs5H>

What to Know About Behavioral Health for Remote and On-Site Teams: May 21st @1:30PM

How to Prioritize Psychological Safety and Anti-Stigma Remotely: May 28th @1:30PM



Upcoming FREE Webinars

Remake your Customer Experience
Friday, May 20, 2020 2PM EST/1PM CT
<https://bit.ly/2y9FmJ0>

Instagram 201 for Businesses
Friday, May 22, 2020 10AM (EST)
REGISTER: <https://bit.ly/3bvhexT>

Virtual education, training, and networking sessions are happening daily. See more at:

- [SBA Learning Center](#)
- [SCORE Trainings](#)
- [WRCOC Calendar](#)
- [MSBDC FULL CALENDAR](#)
- [CWE Online Learning](#)

Communication and Customer Service in an Online Environment
hosted by Amazon Small Biz Academy
Monday, May 18, 2020 1pm (EST)
REGISTER: <https://rb.gy/lqqwux>

Free Virtual SBDC Coaching Sessions with Google
For more info: <https://rb.gy/j91gsh>

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U.S. Small Business Administration



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Orientación y Recursos Para Pequeñas Empresas

Ayuda con la segunda ronda PPP en Español, Haitian Kreole & Portugués
<https://hubs.ly/H0q28ns0>

Aplicación para solicitar seguro de desempleo en español con teléfono móvil
<https://bit.ly/35mg1aT>

Recursos gratuitos y Fondos de emergencia
\$10,000 están disponibles específicamente para los fundadores Hispanos. Más información en <https://rb.gy/trvhga>

[Opciones de Asistencia de SBA](#)

Recursos para pequeñas empresas

[Sitio de SBA](#)
[Amplify Latinx Facebook Page](#)
[Black Economic Council Website](#)

[Publicación especial de Recursos de Coronavirus](#)

Meditación en Vivo, en español
May 18, 2020 5:30pm (CDT)
FB Event: <https://rb.gy/qsm4er>
Youtube:
<https://bit.ly/360aKpU>



U.S. Small Business Administration



Stay Connected



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/>

Like us on our Facebook page <https://www.facebook.com/sbdcclark/> for regular updates, tips and ways to connect with our office.

To opt into our weekly newsletter and receive updates from the SBDC at Clark, **email sbdc@clarku.edu**.



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.



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