Keep Calm and Small Business on

Let our MSBDC business advisors help you navigate the federal loan programs, the start up or growth of your business. All our services are FREE! Please complete our "Request for Counseling" confidentiality form and someone will contact you via email or phone to schedule a virtual appointment with an advisor. We will also continue to monitor the most up-to-date information to share with our business community.

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.

Make sure to check out our selection of upcoming and past webinars at clarku.edu/sbdc under "Workshops."

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.
  - Reopening Instructions/Guidance: mass.gov/reopening
- **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.
- **Worcesterma.gov** has a page with local, state and federal assistance programs and grants.
- **SCORE:** source of free business mentoring and education.
  - Central MA

MA COVID-19 Update: New Gathering Limits, Enhanced Enforcement

On August 12, Baker-Polito the Administration announced new initiatives to stop the spread of COVID-19 and other important updates on the Commonwealth's reopening. You can read details in the press release, while key components are highlighted below. I've also included resources and reminders on SBA programs for your reference. The initiatives included key updates on:

- Revised Gatherings Order
- Phase III Step 2 Postponed Indefinitely
- Change to Restaurant Sector-Specific Protocols
- Small Business Administration Updates and Resources

Read more at: https://bit.ly/2PTAb5i
Malicious Cyber Actor Spoofing COVID-19 Loan Relief Webpage via Phishing Emails

The Cybersecurity and Infrastructure Security Agency (CISA) is currently tracking an unknown malicious cyber actor who is spoofing the Small Business Administration (SBA) COVID-19 loan relief webpage via phishing emails. These emails include a malicious link to the spoofed SBA website that the cyber actor is using for malicious re-directs and credential stealing.

Technical Details
CISA analysts observed an unknown malicious cyber actor sending a phishing email to various Federal Civilian Executive Branch and state, local, tribal, and territorial government recipients.

The phishing email contains:
- A subject line, SBA Application – Review and Proceed
- A sender, marked as disastrcustomercservice@sba[.]gov
- Text in the email body urging the recipient to click on a hyperlink to address: hxxps://leanproconsulting[.]com.br/gov/covid19relief/sba.gov
- The domain resolves to IP address: 162.214.104[.]246

SBA Resources & Lending Webinars

The SBA Massachusetts District Office would like to invite you and the entire small business community to join us for two webinar discussions on Monday, August 24th all about recovery resources and lending.

Events:
- Monday, August 24th at 10AM: Resources to Assist Your Small Business Pivot and Recover
  ○ Dial: 617-433-9269, Access Code: 478345100#
- Monday, August 24th at 2PM: Navigating Changes in SBA Lending and Future Access to Capital
  ○ Dial: 617-433-9269, Access Code: 408899342#

SBA Resource Guide:
In an effort to empower people to choose how they live as they age, AARP is committed to connecting Latina entrepreneurs to resources and information that contribute to their financial resilience. Our two-part program consists of a Class led by a dream group of entrepreneurs and a Fund to support the entrepreneurial dreams of mujeres como tú.

You will learn top lessons on branding, building community and funding your business from All things Ada Gaby Natale Jen Hemphill and Crafty Chica by Kathy Cano-Murillo.

The program is available in English and español AND includes an opportunity to receive financial support from #WeAllGrow to five entrepreneurs who successfully complete the Class and apply for the #LatinaMentors Fund.

Five Latina small business owners will be selected to each receive $3,000!

To learn more and join us go to our link in bio or tap here: https://bit.ly/LatinaMentors

About the Fund:
Deadline to submit a #LatinaMentors Fund application is August 17th at 11:59 pm. PST. 10 finalists will be selected by a committee and announced on or around August 27th. The five recipients of the #LatinaMentors Fund will be selected by popular vote. Full terms and conditions at: shorturl.at/suzG5

National Resources & Organizations
- **Hello Alice: Black-Owned Biz Resource Center**
- **National Association for the Self-Employed**
- **Official Black Wall Street**
- **Accion International**
- **Minority Business Development Agency Capital**
- **Pathways Program**
- **8(a) Business Development Program**
- **National Minority Supplier Development Council**
- **CATAPULT**
- **Disadvantaged Business Enterprise Program**
- **MWBE Consulting Group**
- **National Black MBA Association**
- **National Minority Business Council**
- **Black Founders**
- **Black Women Connect**
- **Black Women Enterprises**
- **DreamSpringHouston**
- **Area Urban League Young Professionals**
- **Black Enterprise**

**Funding Opportunities**
1. **Discover Grants for Black-owned Restaurants until Nov. 17th 2020**
   a. [www.Discover.com/EatItForward](https://www.Discover.com/EatItForward)
2. **Black Founders Startup Grant**
3. **The Futures Fund BECMA:**
   a. Instructions & Apply: [https://bit.ly/3gXGgd5](https://bit.ly/3gXGgd5)

**MA COVID Business Ready Certification Pilot Program**

If you have a business idea, EparaTodos Holyoke wants to hear it! On August 20th we will host a virtual launch contest where you can share your ideas with a panel of judges and viewers for a chance to win prizes, constructive comments and get a completely new network of entrepreneurs. If that sounds intriguing, apply today!

¡Si tiene una idea de negocio, queremos escucharla! El 20 de Agosto organizaremos un concurso de lanzamiento virtual donde podrá compartir sus ideas con un panel de jueces y espectadores para tener la oportunidad de ganar premios, comentarios constructivos y obtener una red completamente nueva de empresarios. ¡Si eso suena intrigante, solicítalo hoy!

La participación es totalmente gratuita.
Los siguientes premios serán otorgados (1er lugar @ $1000, 2do lugar @ $750, 3ro lugar @ $500.)

Upcoming FREE Webinars

**Business Plan Basics**
August 18, 1PM-2:30 (EST)
https://bit.ly/3kS3iEn

**Veterans & Military Family Networking Event**
August 19th, 10AM-11AM

**Increasing Efficiencies through Effective Business Systems**
August 27 @ 11:00 am - 12:00 pm

**All About Your Biz' Financial Statements**
August 21, 11AM-1PM (EST)

**Reinvent Your Business With Govt. Contracting**
August 26, 10AM-11AM (EST)

**Women Supporting Women Online Open Forum**
August 31, 8AM-9:30AM (EST)
https://bit.ly/3gYhQQi

See the Full SBA August Calendar at:

To access statewide MSBDC Training, visit:
https://www.msbdc.org/training/

For further webinars, trainings & resources:
- SBA Learning Center
- SCORE Trainings
- WRCOC Calendar
- CWE Online Learning
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

Otros Sitios con Recursos para pequeñas empresas
Sitio de SBA
Amplify Latinx Facebook Page
Black Economic Council Website

Fondos:
The Futures Fund BECMA:
https://bit.ly/3gXGgd5

COVID-19 Impact Resources:
https://fbequity.org/covid-19-resources-2/

GUÍA DE RESILECIA PARA PEQUEÑAS EMPRESAS

MODELO GRATIS: Plan de Resiliencia Empresarial

SEMINARIOS WEB: Plan de Resiliencia Empresarial

MODELO GRATIS: Procedimientos de emergencia

AMPLIFY LATINX: SEMINARIOS WEB

SEMINARIOS WEB PARA AFRONTAR CORONAVIRUS
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.

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 SBAHQ20B0022 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.