

SBDC AT CLARK

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](#)

Additional PPP Resources

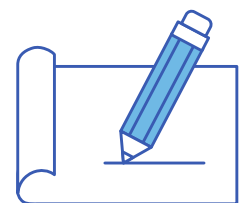
New PPP Forgiveness Fact Sheet for Borrowers: <https://bit.ly/351cTCF>

- A high-level overview of what they have to do as part of the PPP Forgiveness process, borrowers in all cases should work with their PPP lenders on forgiveness.

To view the simpler loan forgiveness application: <https://bit.ly/3dImKQE>

To view the instructions for completing the simpler loan forgiveness application: <https://bit.ly/3m7pnyd>

To view the Interim Final Rule on the simpler forgiveness process for loans of \$50,000 or less: <https://bit.ly/3kjW8YJ>



PPP Forgiveness Information Available in 17 Languages:

<https://bit.ly/3kbKkXK>



Resources for Black, African-American owned Businesses

SoGal Black Founder Startup Grant

- providing several \$10K and \$5K cash grants to Black women or nonbinary entrepreneurs
- Application rolling, with new grantees awarded at the end of each month
- <https://bit.ly/3hOBZsg>

Other Funding Opportunities:

- BeyGOOD Black-Owned Small Business Impact Fund
 - awarding grants of \$10,000 on the 15th of each month through the end of 2020. Apply: <https://bit.ly/31ty6TQ>
- Discover Grants for Small Businesses until Nov. 17th 2020
 - www.Discover.com/EatItForward
- Black Founders Startup Grant, Random Selection, No application needed
 - Rolling: <https://bit.ly/2DlftOR>

Backstage Capital COVID-19 Resources

<https://backstagecapital.com/together/>

Events for Black Business-Owners, Entrepreneurs

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

FREE Six Month Access to CareerBuilder

- EmpowerHire Pack Includes 6 Months Free Access to: 3 Job Postings, 500 Resume & Profile Searches, 100 Targeted Emails
- <https://bit.ly/33sj2Wv>

Grants Search Tool for MA Businesses

- government and foundation grants are currently available through our user-friendly grant search and grant summaries.
- <https://bit.ly/2RnrgjN>

City of Worcester Small Business Grant Program

- Eligibility: New small business owners occupying vacant space, or expanding small business owners in the Commercial Area Revitalization District as well as Quinsigamond Village.
- <https://bit.ly/3ivaZP8>



MA COVID Business Ready Certification Pilot Program

For minority, immigrant, and black-owned beauty salon & barbershop owners in Boston. Program offered in English & Spanish. Learn more and apply at:

<https://bit.ly/3eTFsnD>

View the List of Worcester's Black, African-American, African owned businesses here:

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

MA COVID-19 Update from Baker Administration

Face Covering Order: The new state guidelines include everyone over the age of 5 must now wear a mask in public even when you're six feet away from others.

Stay at Home Advisory: Staying at home between the hours of 10 p.m. and 5 a.m., unless you're traveling for work or to the grocery store.

Gatherings Order: Limiting gatherings at homes to ten people inside and 25 people outside.

Early Closure of Businesses & Activities: Some businesses will be required to close by 9:30 p.m. including gyms, casinos, liquor stores, movie theaters, zoos and museums. Restaurants will be allowed to stay open past 9:30 p.m. but only for takeout. Indoor and outdoor events at homes must also end by 9:30 p.m.

Read more at: <https://bit.ly/36amVAX>



Mass.gov

Update for SBA Lenders

The U.S. Small Business Administration (SBA) is announcing the update and release of SBA Form 1919, Borrower Information Form, SBA Form 1920, Lender's Application for Loan Guaranty, and SBA Form 1971, Religious Eligibility Worksheet, all of which are used for all 7(a) programs.

SBA Lenders are required to use the revised forms immediately, however for applications currently in process (other than EWCP loans), SBA Lenders may continue to use the previously approved version.

Please refer to the correspondence sent by the SBA Information Notice from November 3rd to learn more and use the Revised SBA Forms 1919, 1920, 1971, 2237, and 2449.

Visit [SBA.gov](https://www.sba.gov) to learn more.



U.S. Small Business Administration

2020 Worcester Women's Leadership Conference

Monday, November 16th from 8am-4:30pm, a one-day leadership development forum is presented by the Worcester Regional Chamber of Commerce and features amazing keynote speakers, a variety of educational workshops, and a virtual marketplace.

Now in its 11th year, the conference has grown to attract more than 800 attendees, exhibitors, and expert speakers on issues that most impact women, such as business empowerment and entrepreneurship, work/life balance, and career advancement. This conference WILL be an engaging and inspiring experience.

Registrations include live access to:

- Two national keynote speakers
- Two breakout sessions
- Virtual marketplace
- Networking lounge
- Conference app where you can plan your day and see who else is attending

MORE INFO: <https://www.worcesterwomenleadership.com/>

REGISTER: <https://bit.ly/37wBoJB>



MA Small Business Grants

Massachusetts Growth Capital Corporation (MGCC) will be administering these funds to businesses experiencing economic hardship and a loss of income due to the COVID-19 pandemic.

Grant funding is intended to help businesses adversely impacted by the pandemic. **Preference will be given to small businesses whose owners are women, minorities, veterans, members of other underrepresented groups**, who are focused on serving the Gateway Cities of Massachusetts, and those most negatively impacted by the COVID-19 pandemic. Preference will also be given to applicants that have not been able to receive aid from other federal programs related to COVID-19.



Application Closes: 11/12/2020 at 12:00 PM (EST)

Apply & learn more at: <https://bit.ly/32ll222>



Upcoming FREE Webinars

Attracting Clients to Your Website

Monday, November 9, 2020 at 1:00 - 2:30 p.m. EST

<https://bit.ly/35imh3H>

Business Succession Planning in Tough Times: Know your Options

Tuesday Nov 10, 2020 at 10:00 AM - 11:00 AM EST

<https://bit.ly/3kiNfOR>

Personal Management Effectiveness- Time Management & Delegation

Thursday, November 12, 2020 at 10:00 - 11:00 a.m. EST

<https://bit.ly/3ezdq24>

Accounting for Non-Accountants

Monday, November 16, 2020 at 10:00 AM - 12:00 PM (EST)

<https://bit.ly/3mVuVMT>

Legal Considerations for New Business Owner

November 19, 2020 at 12:30 PM - 2:30 PM (EST)

<https://bit.ly/32kUUoX>

Facebook Advertising for Small Businesses

November 23, 2020 at 12:00 PM - 1:30 PM (EST)

<https://bit.ly/36cYMJQ>

See the Full SBA August Calendar at:

<https://bit.ly/2DZeHB8>

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](#)

6 Reasons Your Business Needs a Website

Wednesday, November 11, 2020 at 10:00 a.m. - 12:00 p.m. EST

<https://bit.ly/32IKfKJ>

How to Open A Business in MA Legally

Tuesday, November 17, 2020 at 10:00 - 11:15 a.m.

<https://bit.ly/2U05P2W>

Is there Cash Out There? Yes! We will help you find it!

Tuesday, November 17, 2020 at 10:00 - 11:15 a.m. EST

<https://conta.cc/3mYVu3L>

Marketing During the Digital Age

Wednesday, November 18, 2020 10:00 - 11:00 a.m. EST

<https://bit.ly/38h6KnT>

Business Legal Primer

Thursday, November 19, 2020 at 9:30 - 11:30 a.m. EST

<https://bit.ly/3lhmQSO>

Steps to Start A Business

November 20, 2020 at 11:00 AM - 12:30 PM (EST)

<https://bit.ly/2U45oV6>

Brought to you by



Orientación y Recursos Para Pequeñas Empresas

Power of Women (POW) - Latina's Journey: Serving Our Community and Those In Need

Tuesday Nov 10, 2020 at 12:00 PM - 1:00 PM EST

<https://bit.ly/3ew2KB4>

PowerUP Latinx Business Summit 3.0

Thursday, November 12, 2020 at 10 AM - 12 PM EST

<https://powerup2020.eventbrite.com/>

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/>

Subvenciones hasta \$75K disponibles por MassGCC para pequeñas empresas afectadas por COVID19. La fecha límite para la solicitud es el 12 de noviembre, 12pm. Si necesitas asistencia técnica para solicitar estas subvenciones, llene este breve formulario.

<http://bit.ly/EquitableTASpanish>

Aplicación para solicitar seguro de desempleo en español con teléfono móvil

<https://bit.ly/35mg1aT>

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



U.S. Small Business Administration

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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 **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.



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