

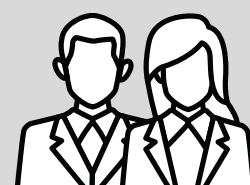
BUSINESS ASSISTANCE COVID-19

APPLY FOR FINANCING



- **U.S Small Business Administration (SBA)** -has announced the availability of low-interest federal disaster loans (up to \$2 Million) for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus. These loans may be used to pay fixed debts, payroll, accounts payable, and other bills that can't be paid because of the disaster's impact. Website: www.sba.gov/funding-programs/disaster-assistance
Phone: 1-800-659-2955/ 1-800-877-8339
- **The California Capital Access Program (CalCAP)** -If you own a small business and need a loan for start-up, expansion, or working capital, you may be eligible for this program. CalCAP is a loan loss reserve program that may provide up to 100% coverage on losses as a result of certain loan defaults. Loans are available up to \$5 million. Website: www.treasurer.ca.gov/cpcfca/calcap/sb/index.asp
- **California IBank** has low-interest and state-guaranteed business loans and microloans for small business borrowers who have been impacted by regional disasters and who need term loans or lines of credit for working capital. Website: www.ibank.ca.gov/small-business-finance-center

WORKFORCE RESOURCES



- The **Employment Development Department (EDD)** Employers experiencing hardship as a result of Coronavirus may also request up to a 60-day extension of time from the EDD to file their state payroll reports and deposit state payroll taxes without penalty or interest. Phone: (888) 745-3886 or visit their website: Website: www.edd.ca.gov/about_edd/coronavirus-2019.htm
- **Internal Revenue Service (IRS)** The filing deadline and income tax payment deadlines for individual returns, including self-employed individuals, and all entities other than C-Corporations, such as trusts or estates with a due date of April 15, 2020, are being automatically **extended until July 15, 2020**, for up to \$1 million of their 2019 tax due. IRS will automatically provide this relief to taxpayers. Taxpayers do not need to file any additional forms or call the IRS to qualify for this relief. Website: www.irs.gov/coronavirus
- The **Labor & Workforce Development Agency (LWDA)** provides information with regards to topics such as: paid sick leave, disability and unemployment insurance, workplace health and safety guidance, and employer assistance. Website: www.labor.ca.gov/coronavirus2019/
- The **California Governor's Office of Business and Economic Development (GO-Biz)** has resources available to businesses affected by COVID-19. Website: www.business.ca.gov/coronavirus-2019/
- **California Department of Fair Employment and Housing** For information about job protection and employment discrimination. Website: www.dfeh.ca.gov/employment/

ADDITIONAL RESOURCES

- **West Business Development Center** has created Coronavirus Business Resources to assist locals during the Coronavirus Crisis. Website: <https://www.westcenter.org/covid-19-business-resources>