Congressman David Trone Nonprofit & Small Business Resource Webinar

Thursday, April 30, 2020

Senator Ben Cardin (D-MD)
Ranking Member, Senate Committee on Small Business and Entrepreneurship

Speakers

David Trone, U.S. Representative (MD-06)

Ben Cardin, U.S. Senator (D-MD)

Small Business Administration
- Antonio Doss, District Director
- Stephen Umberger, District Director

Maryland Department of Commerce
- Kelly Schulz, Secretary

Maryland Department of Labor
- Michael Harrison, Policy Director
- Andrew Fulginiti, Policy Officer

Maryland Nonprofits
- Heather Iliff, President and CEO

Montgomery County, County Executive's Office
- Jerome Fletcher, Assistant Chief Officer of Economic Development

CONGRESSMAN
DAVID TRO
SERVING MARYLAND'S 6T

Small Business Assistance in Response to COVID19

Baltimore District Office

Small Business Assistance Programs in Response to COVID19

- Paycheck Protection Program (PPP)

- Small Business Debt Relief Program

- Economic Injury Disaster Loan (EIDL)

- Economic Injury Disaster Loan Advance

SBA

Paycheck Protection Program

To apply, contact your existing lender, or

visit www.sba.gov to find a lender near you.

SBA

Economic Injury Disaster Loan (EIDL) & EIDL Advance

Processing existing applications on a first come first serve basis. Currently no new applications are being accepted for EIDL or EIDL Advance.

For application questions:

disastercustomerservice@sba.gov

800-659-2955

Small Business Assistance in Response to COVID19
Baltimore District Office

Local Assistance

SBA Resource Partners (offering free business counseling) are available to help you with disaster assistance or
general business assistance.

Offices are closed due to social distancing, but counseling is available by phone, email or video chat. For more information:

SCORE

https://www.score.org/coronavirus-sba-loans

MD SBDC

http://www.mdsbdc.umd.edu/

SBA

Small Business Assistance in Response to COVID19
Baltimore District Office

SBA Baltimore District Office

www.sba.gov/md

(410) 962-6195

Washington Metropolitan Area District Office

www.sba.gov/dc

(202) 205-8800

Sign up to receive email announcements at
https://www.sba.gov/updates

SBA

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Maryland Business Resources

Secretary Kelly Schulz, Maryland Department of Commerce

- Web address: Commerce.maryland.gov

- Questions for MD Commerce?
  Email Secretary.Commerce@maryland.gov

- General Information and FAQ:
  businessexpress.maryland.gov/coronavirus

Maryland Business Resources

- MSAC Emergency Grants: www.msac.org/grants/emergency-grant

- CARES Act: https://home.treasury.gov/cares

- Expanded Unemployment Portal: https://www.dllr.state.md.us/employment/unemployment.shtml

- Roadmap to Recovery: https://governor.maryland.gov/recovery/

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BEACON One-Stop

- **The Maryland Department of Labor has launched a new unemployment insurance application called the Beacon One-Stop. This new application will allow all Marylanders to file all types of claims <u>entirely online</u>!**
  - **Including:**
    - **regular benefits,**
    - **CARES Act benefits; and**
    - **individuals who were previously required to file by phone.**

- **To learn how services have been improved and expanded, visit the BEACON One-Stop Overview page.**

- **To directly access the new BEACON One-Stop, visit https://beacon.labor.maryland.gov/claimant/**

Maryland
DEPARTMENT OF LABOR

Work Sharing

a layoff aversion program

- **Unemployment Insurance Worksharing Program**

    - Allows employers to retain employees, reduce paid hours, and supplement employees lost wages with UI benefits.

    - Allows an employer to cut costs by equally dividing available hours of work among employees.

    - While working reduced hours, the employees will also be eligible to receive partial Unemployment Insurance (UI) benefit payments based on their reduction in weekly work hours

    - labor.maryland.gov/employment/worksharing/

    - Workshare Program Frequently Asked Questions

Michael Harrison
Policy Director

Andrew Fulginiti
Policy Officer

- **Main Web Page** - MDunemployment.com

- To contact a Claim Center, call **410-949-0022** (for employees) or, **410-767-2412** (for employers)

- Bulk Claims for Employers, call **410-853-1700**

- **Email Support Accounts**
  - Urging Marylanders to email our department to have their questions answered and reduce call center traffic.
    - Claimants, please email ui.inquiry@maryland.gov
    - Employers, please email dluiemployerassistance-labor@maryland.gov
    - Bulk Claims support, please email UI.BulkClaim@maryland.gov
    - BEACON Technical Support BEACON.Support@maryland.gov

Maryland
DEPARTMENT OF LABOR

CHANGING
Maryland
for the Better

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Maryland Nonprofits

Maryland Nonprofits' mission is to strengthen organizations and networks for greater quality of life and equity.

Heather Iliff

President & CEO, Maryland Nonprofits
hiliff@mdnonprofit.org

✔ **Free Newsletter**
✔ **Free Virtual Programs**
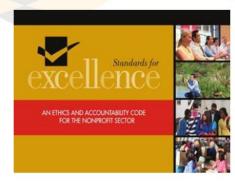✔ **Membership Discounts Available**

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Maryland Association of Resources for Families & Youth

CONSULTING — IMPROVEMENT, ORGANIZATION, STRATEGY, EXPERTISE, PROCESS, ADVICE, PLANS, PROJECT, PERFORMANCE, EFFICIENT, MANAGEMENT, OPERATIONS

MARYLAND NONPROFITS

Standards for excellence
AN ETHICS AND ACCOUNTABILITY CODE FOR THE NONPROFIT SECTOR

NDC
NONPROFIT DEVELOPMENT CENTER

MARYLAND NONPROFITS

Strengthening organizations and networks for greater quality of life and equity.

www.marylandnonprofits.org

marylandnonprofits.org

![Maryland Nonprofits logo]

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About ⌄   Nonprofits: Get Help ⌄   What We Offer ⌄   Our Impact ⌄   Support Nonprofits ⌄

Home of the Standards for Excellence Institute

COVID-19:
What Nonprofits Need to Know About Coronavirus

Nonprofits are critical players in communities responding to the COVID-19 public health emergency, and the related affects of major disruptions to daily life. Bookmark this page for up-to-date information for nonprofits to address all aspects of the crisis on their own organizations, staff and volunteers, meeting the needs of their communities, and adapting day to day.

- Stay connected by signing up for our newsletter.
- Share resources, events, and how your organization is responding.
- Find related virtual events and webinars

Up-to-date as of April 21 2020

We take a stand against all forms of hate, racism and xenophobia. Nonprofits have an important role to play in

NONPROFIT RESOURCES

Raise Money

Strengthen My Board

Advocate for My Mission

Service Provider Directory

Nonprofit Development Center

ADVOCACY AND POLICY NEWS

![Maryland Nonprofits logo]

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Financial resources

- Montgomery County Public Health Emergency Grant (PHEG) Program
  - www.Montgomerycountymd.gov/Biz-Resources/pheg/

- Greater Baltimore Emergency Funds
  - https://www.greaterbaltimorecovidresponse.org/

- Giving Tuesday – Tuesday, May 5, 2020 – global day of unity.
  - https://www.givingtuesday.org/

- More Grant information available at **MarylandNonproifts.org COVID-19 Resource Page**

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MARYLAND STRONG
ROADMAP TO RECOVERY

- Roadmap to Recovery
  - **Phase 1: Low-risk** - small shops, outdoor gatherings, boating, outdoor fitness

  - **Phase 2: Medium-risk -** raising cap on social gatherings, indoor gyms, childcare centers, indoor religious gatherings, elective outpatient procedures

  - **Phase 3: High-risk** - large social gatherings, larger bars and restaurants, entertainment venues, larger religious gatherings
- Employers Should Continue Telework plans for the "foreseeable future" – telework and flexible sick leave

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NONPROFITS

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MARYLAND STRONG
ROADMAP TO RECOVERY

Pillars

- Personal Protective Equipment

- Surge Capacity

- Testing

- Contact Tracing

- **We would ADD:**
  - **Addressing Needs of Most Vulnerable**
  - **Safe Quarantine**

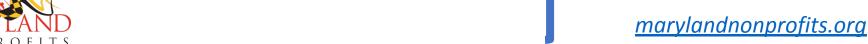# ADDRESSING NEEDS OF VULNERABLE POPULATIONS

- Seniors

- People with health conditions and compromised immune systems

- People experiencing homelessness

- People in residential care, including people with disabilities, and people being treated for mental health and substance use disorders, children in group foster homes and juvenile detention, and the people caring for them

- People in jails and prisons, and the guards and service personnel

African American/ Black people

Undocumented residents

People of Color

Front-Line Workers

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Virtual Rally
#HealthyTogether and #SafeReopen

MARYLAND NONPROFITS

Greg CANTORI @gcantori · Apr 25
Every disaster movie begins with people not listening to the scientists.
#HealthyTogether #safereopen

ndnonprofits.org

Unemployment insurance

- Many nonprofits and local governments are "reimbursing" employees for unemployment, also known as self-insured.

- The CARES Act included 50% relief to nonprofits for the unemployment liabilities nonprofits will face.

- New Guidance from the Department of Labor "Breathtakingly Cruel"

Requiring nonprofits to first pay the 100%, then get reimbursed, and if the State of Maryland tries to help, the feds will shortchange the states for much of those costs. - See councilofnonprofits.org.

Paycheck protection program (PPP)

- Maximum amount $10 million or 2.5 times average monthly payroll; interest rate 1%; Defer payments for 6 months

- Apply through your bank or other SBA approved lender

- Presumption of adverse impact by COVID-19

- **Some or all forgiven if used for payroll, rent/mortgage & utilities**

- Also available to independent contractors and sole proprietors

- Free workshop on May 4 on how to maximize loan forgiveness

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Survey Of Nonprofits Applying

As of Monday, April 27, 2020

Paycheck Protection Program

Approved	126	54%
No decision	95	40%
Denied	12	5%
Respondents	256	
Total Applied	235	
Did not apply	21	

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EIDL – Economic injury disaster loan

- Includes small businesses with fewer than 500 employees, including sole proprietors and independent contractors
- The SBA requires you to prove your business has suffered as a direct result of coronavirus. If your business was experiencing financial hardship before the pandemic, you likely won't qualify.
- 2.75% max interest rate for nonprofits
- Personal guarantee for loans over $200k
- May receive both Paycheck Protection Program and EIDL

Emergency Economic Injury grants

- Available if org is applying for SBA Economic Injury Disaster Loans (EIDLs)
- $10,000 max
- Processed quickly (as few as 3 days)
- Must be spent on paid leave, payroll, supply chain disruption, mortgage/lease, payments that can't be met because of revenue loss
- Counts toward total EIDL balance
- Forgiven if EIDL application is denied

Thank YOU!!

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Public Health Emergency Grant (PHEG)

Jerome Fletcher
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Questions?

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