



CORONAVIRUS (COVID-19)

BUSINESS RESOURCE GUIDE



Version 3

05/01/2020



SUGAR HILL

A collaboration from the City of Sugar Hill, Sugar Hill Downtown Development Authority, and the City's Economic Development Department.




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I N T R O

03

TO OUR BUSINESS OWNERS

CITY OF SUGAR HILL

We recognize the unprecedented impact COVID-19 is having on our community, including our businesses. We are here for your business, your staff, and you.

The document will be regularly updated with new information about the variety of funding and support opportunities available locally, state-wide, and at the national level. Check cityofsugarhill.com/business-resources for the most up-to-date version of this document.

Please feel free to share this guide with other small business owners and contact us with additional resources or share a question.

Contact Us:

Staff is available to answer any questions you have, now and in the future at communications@cityofsugarhill.com at (770) 945-6716.

STATE OF EMERGENCY DECLARED

CITY OF SUGAR HILL

This order grants cities and counties the authority to take decisive actions to mitigate the impacts of the Coronavirus (COVID-19). Declaring a State of Emergency, while very intimidating, is a decision that the Sugar Hill City Council reached, during an emergency special called meeting March 20th at 8:00 am, to ensure that the City of Sugar Hill would receive the proper assistance, if necessary, during this world-wide health crisis.

Stay Informed:

- City of Sugar Hill - cityofsugarhill.com/covid-19
- Gwinnett County - gwinnettcounty.com
- State of Georgia - georgia.gov/covid-19

UPDATES

A SUMMARY OF CHANGES TO THE GUIDE

Update: 5/01/2020

The SBA program has received additional funding provided by the new COVID-19 relief package. SBA will resume processing **Economic Injury Disaster Loan** (pg. 9) and **Paycheck Protection Program** (pg. 8) COVID-19 related assistance programs. Applications that are already in the queue on a first come, first-served basis. They will provide further information on the availability of the EIDL portal to receive new applications soon.

Update: 4/21/2020

Due to overwhelming interest in the SBA program and currently limited appropriations funding, SBA is unable to accept new applications at this time for the Economic Injury Disaster Loan (pg. 9) and Paycheck Protection Program (pg. 8) COVID-19 related assistance program (including EIDL Advances).

Update: 4/19/2020

Additional words were added into the index such as Nonprofit. The "Impact on Business" page was removed to focus more on the resources.

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FUNDING

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PAYCHECK PROTECTION PROGRAM

CREDIT FOR SMALL BUSINESS

This loan is aimed at retaining workers, maintaining payroll, making mortgage or lease payments, and paying utilities. Small businesses (generally under 500 employees but some industries up to 1,500 employees) sole proprietors, the self-employed, and independent contractors are eligible. Eligible recipients may qualify for a loan of up to \$10 million determined by the previous 12 months of payroll or from calendar year 2019. Loan amount is based on average monthly payroll X 2.5.

Payments will be deferred for six months with a 2 year term and an interest rate of 1%. If you maintain your workforce, your loan may be eligible for forgiveness. For forgiveness track eligible payroll, mortgage interest, rent and utility cost, incurred during a 8-week period starting from loan origination. Non-payroll costs cannot make up more than 25% of the loan for forgiveness.

For More Details Go To:

sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program

Treatment of Payroll and Expense under PPP Diagram
by UGA's Small Business Development Center:

cityofsugarhill.com/wp-content/uploads/2020/04/PPP-AND-EIDL-Diagrams

SBA ECONOMIC INJURY DISASTER LOAN

CREDIT FOR SMALL BUSINESS

The Federal Emergency Declaration activated the SBA's Economic Injury Disaster Loan program (EIDL). Georgia small businesses are eligible to apply for EIDL up to \$2 million through the federal government's Small Business Administration.

Small business owners are eligible to apply for an [Economic Injury Disaster Loan Advance](#) of up to \$10,000 within the EIDL application. The EIDL Advance will not have to be repaid but does have to be used for the specific purposes (comparison chart pg. 13). The funds will be made available within days of a successful application.

The online application is free. SBA anticipates a two to three week approval period by loan officers. Loans under \$25,000 will not require collateral.

SBA will provide further information on the availability of the EIDL portal to receive new applications (including those from agricultural enterprises) soon.

For More Details Go To:

disasterloan.sba.gov/ela/

SBA ECONOMIC INJURY DISASTER LOAN

QUICK PREP LIST

Businesses that anticipate the utilization of these funds will be required to outline and show how they are currently experiencing financial impact due to Coronavirus (COVID-19). A credit report is required for application, so frozen credit will need to be unfrozen in order for a business to be eligible.

SBA is processing applications as soon as possible.

Applicants Must Provide:

- 3 Years of Tax Returns
- Business Interruption Insurance Claims and Payments
- Copies of Balance Sheet

For More Details Go To:

sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources

SBA DEBT RELIEF

FINANCIAL REPRIEVE

This program provides a reprieve to small businesses during the public health crisis. The SBA will pay the principal and interest of current 7(a) loans, 504 loans, and microloans for a period of six months. The SBA will also pay the principal and interest of new 7(a), 504, and microloans issued prior to September 27, 2020.

For More Details Go To:

sba.gov/funding-programs/loans/coronavirus-relief-options/sba-debt-relief

SBA EXPRESS BRIDGE LOANS

QUICK ACCESS UP TO \$25,000

This program allows small businesses who currently have a business relationship with an SBA Express Lender to access up to \$25,000 in loans with limited paperwork. If a small business has an urgent need for cash while waiting for decision and disbursement of an Economic Injury Disaster Loan, they may qualify for an SBA Express Disaster Bridge Loan.

This loan is not forgivable and personal guarantee may be required.

For More Details Go To:

sba.gov/funding-programs/loans/coronavirus-relief-options/sba-express-bridge-loans

SBA RESOURCES

GUIDANCE

Visit [the SBA Coronavirus Small Business Guidance & Loan Resources](#) page for more information about all the programs listed above as well as additional SBA resources that may be relevant.

Connect with free consultants at the [University of Georgia Small Business Development Center](#), the [SCORE](#) program, or [Access to Capital for Entrepreneurs](#) for assistance as you complete relevant applications, especially the EIDL program.

Comparison Chart:

[SBA Small Business Relief Chart](#) by UGA's Small Business Development Center



GEORGIA DEPARTMENT OF COMMUNITY AFFAIRS

FINANCIAL RELIEF

The Department of Community Affairs (DCA) is taking measures to offer a period of relief for small businesses currently with a Downtown Development Revolving Loan Fund (DD RLF) loans or State Small Business Credit Initiative (SSBCI) loans. If a borrower on DD RLF loans or a lender on SSBCI loans, DCA will consider request for either 3-month loan deferral payments or interest only payment on a case-by-case basis.

For More Details Go To:

www.dca.ga.gov



INTUIT QUICKBOOKS

SMALL BUSINESS FUNDING

Intuit QuickBooks has seeded an initiative with up to \$1 million in funds. If you are a QuickBooks customer with personal and business credit history and revenue of at least \$50,000 over the past 12 months, you may be eligible for a loan up to \$100,000. Applying won't affect your credit score.

Intuit QuickBooks is also offering free webinars about how to generate and build support during COVID-19.

For More Details Go To:

quickbooks.intuit.com/capital

and

quickbooks.intuit.com/small-business/coronavirus/



FACEBOOK SMALL BUSINESS GRANT

Facebook is offering \$100 million in cash grants and ad credits for up to 30,000 eligible small businesses. The grant is spread over the 30 countries they operate within. The program can help with rent cost, workforce, connecting with customers, and operational cost.

For More Details Go To:

facebook.com/business/boost/grants



SQUARE

CAPITAL TO RUN AND GROW YOUR BUSINESS

If you are a Square customer, you may be eligible for Square Capital loans between \$500 - \$250,000. Square's simple application is accessible by logging into your Dashboard to see if your business has a loan offer. All loans are subject to credit approval. Applying won't affect your credit score. If approved, your business loan is deposited in your bank account. Pay off your loan with convenient automatic deductions from your Square daily card sales.

For More Details Go To:

squareup.com/us/en/capital



THE JAMES BEARD FOUNDATION

MICRO-GRANTS

The James Beard Foundation recognizes the situation the food and beverage community due to the COVID-19 pandemic. With that in mind they are launching a fund that will be gathering support from corporate, foundation, and individual donors to provide micro-grants to restaurants, bars, and other independent food and beverage operations.

For More Details Go To:

jamesbeard.org/relief



GO FUND ME

ZERO-INTEREST LOAN

GoFundMe is offering \$500 matching grants to any eligible small business that raises at least \$500 through a GoFundMe campaign. The GoFundMe Small Business Relief Initiative is intended to support our local businesses facing financial loss. Make a difference today by starting a fundraiser.

For More Details Go To:

gofundme.com/small-business-relief-fundraisers



MAINVEST

ZERO-INTEREST LOAN

MainVest, a crowdfunding platform, announced its new Main Street Initiative: a \$2,000, zero-interest, 120 day loan for restaurants or other brick and mortars affected by the shutdown. If you have an existing brick and mortar business that has been negatively effected by the COVID-19 outbreak and you launch a capital raise on Mainvest, you may be eligible for the loan.

For More Details Go To:

mainvest.com/main-street-initiative

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S U P P O R T

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UNIVERSITY OF GEORGIA'S SMALL BUSINESS DEVELOPMENT CENTER

VIRTUAL CONSULTING & ONLINE RESOURCES

The University of Georgia Small Business Development Center (SBDC) in Gwinnett is here to answer questions and help address concerns about the effects of the COVID-19 virus on business, cash flow, payroll, marketing, and more. The SBDC provides free consultation service including supports in applying for SBA programs (pg. 8-13).

UGA's SBDC has a dedicated page with an overview of all the [SBA Small Business Relief](#) programs.

For More Details Go To:

georgiasbdc.org

Schedule an Appointment:

email gwinnett@georgiasbdc.org or leave a message by calling
678-985-6820



SCORE

HELPING SMALL BUSINESSES ACHIEVE THEIR GOALS

SCORE is a resource partner with the U.S. Small Business Association that helps entrepreneurs start and grow their small businesses through their network of business mentors. The core service offering is the organization's small business mentoring program. In addition, SCORE offers free and low-cost educational workshops each year, both online and in-person.

For More Details Go To:

northmetroatlanta.score.org/

Coronavirus SBA Loans and Business Assistance:

score.org/coronavirus-sba-loans-and-cares-act-assistance

Coronavirus Small Business Resource Hub:

score.org/coronavirus



ACCESS TO CAPITAL FOR ENTREPRENEURS

ENTREPRENEURIAL GROWTH THROUGH FINANCING AND EDUCATION

Access to Capital for Entrepreneurs (ACE) has emerged as a leader in responsive and innovative small business financing in Georgia. For small companies in a vulnerable stage of growth, ACE makes loans with generous repayment terms and affordable interest rates. ACE also provides coaching and connections to help make your business a success while using their service.

For More Details Go To:

aceloans.org



ACE WOMEN'S BUSINESS CENTER

EMPOWERING WOMEN, MINORITIES, AND LOW-TO-MODERATE INCOME ENTREPRENEURS

The Access to Capital for Entrepreneurs Women's Business Center understands the needs of small businesses, both start-ups and existing businesses. They know what it takes to successfully obtain small business funding, the challenges small businesses face, and have the knowledge and experience to provide the training and support specific to your unique business.

For More Details Go To:

aceloans.org/wbc



GEORGIA RESTAURANT ASSOCIATION

PROMOTING & ADVANCING THE NEEDS OF THE
RESTAURANT INDUSTRY

The Georgia Restaurant Association (GRA) is fighting hard for the restaurant industry in a united effort to help restaurants thrive once the pandemic has passed. GRA's mission is to serve as the voice for Georgia's restaurants in advocacy, education and awareness. From large chains to start-ups, the GRA helps make Georgia a better place for restaurants to do business and helps make restaurants better for Georgia.

For More Details Go To:

garestaurants.org/covid-19-government-asks

PROFESSIONAL ORGANIZATIONS

BEST PRACTICES FOR YOUR INDUSTRY

Most professional industry organizations are offering webinars and online resources specific to their industry. Please seek out the advice of peers in your respective industry. Here are a few within the state of Georgia.

- [American Institute of Architects - Georgia](#)
- [American Marketing Association - Atlanta](#)
- [Georgia Center for Nonprofits](#)
- [Georgia Farm Bureau](#)
- [Georgia Main Street](#)
- [Georgia Manufacturers Alliance](#)
- [Georgia Retailers](#)
- [Georgia Realtors](#)
- [Georgia Restaurant Association](#)
- [Professional Beauty Association](#)
- [Southeast Tourism Society](#)
- [Technology Association of Georgia](#)
- [The Georgia Society of CPA](#)
- [Urban Land Institute Atlanta](#)

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ADAPTED
OPERATION

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SUPPORT SMALL BUSINESS

COMMUNICATE OPERATION UPDATES

The City of Sugar Hill maintains a webpage listing updates to operations for local businesses as well as ways for the community to continue to support you. Go to the small business support page to see if your business is listed.

Let us know how you are keeping your business open even when the doors are closed. Email Nadia Merritt (nmerritt@cityofsugarhill.com) with information about your continued operations.

Go To:

cityofsugarhill.com/how-to-support-local-businesses-during-the-covid-19-health-crisis/



GWINNETT MAGAZINE

COMMUNICATE OPERATION CHANGES

Gwinnett Magazine knows how vibrant and strong the Gwinnett County community is, largely because of our many unique small businesses.

Gwinnett Magazine is keeping clients informed and circulating the news on all the creative ways businesses are serving clients through the Coronavirus Pandemic is going to be important. They are offering a free listing of your business online.

Click the Link to Upload Your Information:

gwinnettmagazine.com/smallbiz



KABBAGE

SELL GIFT CARDS

Kabbage has launched an online hub to help boost sales for U.S. small businesses impacted by COVID-19, including a system for businesses can sell gift cards to consumers for use at a later date. Customers can search for businesses by industry or location to show their support.

For More Details Go To:

kabbage.com/helpsmallbusiness



PAYPAL

FROM PROCESSING PAYMENT TO DRIVING FUTURE GROWTH

PayPal has a payment solution for businesses, whether you sell from a website, a retail location, a social media page, or even a tent at a farmer's market. Using Paypal to process payments includes no contracts, no minimums, and no setup fees to start processing transactions. Paypal has a 2.7% merchant fee per US Swipe and 3.5% plus \$0.15 for keyed sales.

In response to Covid-19, PayPal is waiving fees on any chargebacks processed from March 26, 2020 to April 30, 2020. In addition they are waiving fees to instantly withdraw money from a PayPal business account to a bank account, Mastercard® Debit or Visa® Debit card through April 30, 2020.

For More Details Go To:

[paypal.com](https://www.paypal.com)



SLACK

WORK FROM HOME

Slack helps teams break out of the inbox. Working in channels gives everyone on the team a shared view of progress and purpose. Slack makes it simple to follow conversations or find important information in an easily searchable archive. Now channels can help you work as closely with external partners and clients as you do with teams down the hall.

[Due to COVID-19](#), Slack is offering free access to their paid version for three months to support all nonprofits or organizations carrying out critical relief efforts.

For More Details Go To:

slack.com

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STAFFING

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FAMILIES FIRST CORONAVIRUS RESPONSE ACT

U.S. DEPARTMENT OF LABOR - FFCRA

The U.S. Department of Labor (DOL) has made substantial changes to sick and FMLA leave for businesses and employees. The DOL will continue to provide compliance assistance to employers and employees on their responsibilities and rights under the FFCRA.

The FFCRA impacts employers with fewer than 500 employees and certain public sector employers. Employees are eligible for up to two weeks of fully or partially paid sick leave for COVID-19 related reasons. These provisions will apply from April 1, 2020 through December 31, 2020.

For More Details Go To:

dol.gov/agencies/whd/pandemic/ffcra-questions

UNEMPLOYMENT

EMPLOYEES & EMPLOYER

The Georgia Department of Labor (DOL) updated their policies in response to the development of the Coronavirus (COVID-19). The new policies make it a swifter process to apply for unemployment benefits and can be completed online.

It is the employer's responsibility to file a partial claim on behalf of their workers if the employer reduced the number of hours worked or no work is available for a certain period in time.

For More Details Go To:

DOL: dol.georgia.gov/blog/new-information-filing-unemployment-partial-claims-and-reemployment-services

GRA: www.garestaurants.org/news/covid-19-restaurant-employer-guidance-unemployment-insurance

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ONLINE
LEARNING
& MEDIA

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ONLINE LEARNING

TRAININGS, TUTORIALS, COURSES, CLASSES

- Gwinnett Chamber of Commerce: The chamber is in business for business offering virtual networking & educational webinars.
 - Go To: web.gwinnettchamber.org/events
- Georgia SBDC: Offers webinars discussing different business resource by region and has downloadable planning worksheets to help chart your financial course of action. Gwinnett is Region 3.
 - Go To: georgiasbdc.org
- Regions Bank: Hosting a series of webinars regarding financial wellness. Three examples include How to Bank Without Visiting a Branch, Your Credit Report, and Managing Your Money.
 - Go To: regions.com/next-step
- Lynda (Now LinkedIn Learning): Learn software, creative, and business skills to achieve your personal and professional goals.
 - Go To: lynda.com
- Gwinnett County Public Library Digital Resources: Learn a new skill such as web design, coding, language, and more. Lynda can be access via GCPL Digital Resources for free with your library card
 - Go To: gwinnettpl.org/digital-resources

YOUTUBE

HOW TO SET UP AN ONLINE SHOP

YouTube hosts videos from a wide variety of vloggers with experience in diverse industries, including how to create online shopping opportunities. The video listed below has several specific recommendations related to online retail.

Digital marketing and social media consultant Erika Conleay and graphic & web designer Erica Neubauer have teamed up to give you an overview of how to build a successful online store. Erika Conleay will review how to write an effective product description, how to stage photos, and what online platforms to consider given your product needs. Erica Neubauer will provide step-by-step instructions of how to set up an online shop using Shopify and SquareSpace and provide some recommendations for WordPress.

Click the Link Below to Watch:

[NewTown Macon How to Set Up an Online Shop](#)



ARTICLES & MEDIA

BLOGS, WEBSITES, JOURNALS, AND MORE

Blogs:

- [America's Small Business Development Center](#)
- [U.S. Small Business Toolkit](#)
- [U.S. Chamber of Commerce](#)
- [International Downtown Association](#)
- [Main Street America](#)
- [Gwinnett Magazine](#)

Websites:

- [Facebook for Business](#)
- [Honeybook](#)

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C L O S I N G
R E M A R K S

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STAY INFORMED

RECOVERY & INFORMATION

Please continue following recommendations of the CDC ([cdc.gov](https://www.cdc.gov)), White House ([whitehouse.gov](https://www.whitehouse.gov)), and state entities ([georgia.gov](https://www.georgia.gov)) as well as the insight and advice of peers in of your respective industries.

Public Health Questions:

The Georgia Department of Public Health is operating a COVID-19 Hotline for any Georgians to call with questions. The number is (844) 442-2681.



OUR COMMITMENT

RECOVERY & INFORMATION

The City of Sugar Hill and Downtown Development Authority remain committed to supporting our local downtown businesses with creative solutions to ease the impact of the Coronavirus (COVID-19).

Economic Development Staff:

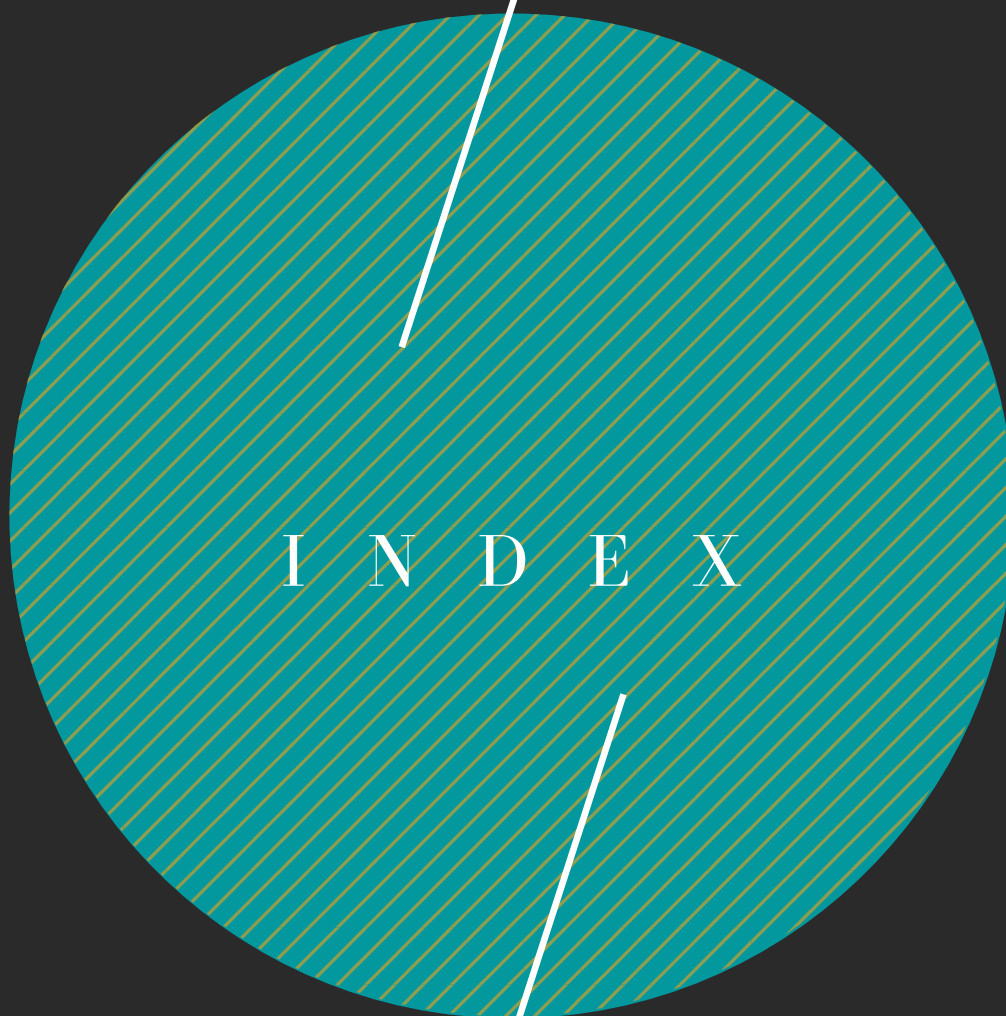
The Economic Development Department exists to support business success in Sugar Hill. Contact Director Mercy Montgomery, Downtown Coordinator Nadia Merritt , or call (770) 945-6716 for assistance with any questions related to business resources and assistance.

Contact Us:

Mercy Montgomery at mmontgomery@cityofsugarhill.com

Nadia Merritt at nmerritt@cityofsugarhill.com

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